

the ability to have a fair debate and a set of votes on crucial issues, amendments that are important to us.

In that spirit, in that vein, we took all of our amendment ideas and narrowed them down dramatically to a universe of about six or seven amendments between the four Senators from Louisiana and Mississippi. We have had productive discussions in that regard with the chairman and the ranking member. I wanted to engage in this discussion to receive assurances that the chairman and ranking member will do everything possible to ensure that our narrowed-down universe of crucial amendments gets quick, efficient but fair consideration on the Senate floor and a vote.

Mr. DODD. Mr. President, first, let me thank my colleague from Louisiana and the Senators from Mississippi for their willingness to sit down and try to consolidate this so we will have a finite number of amendments that we can work through that are their particular concern. I pledge to him, as I have to his colleagues from the gulf States area as well as other coastal State Senators representing coastal areas of the country, I am determined, as I know Senator SHELBY is, to move through this bill, to give each of these amendments fair consideration, to make sure there is a full opportunity to debate them. There will be a full hearing on them. I cannot pick outcomes, but certainly the right to offer amendments, to be heard and debate them and vote on them, I am determined to make sure that happens. From my conversations with Senator REID, the majority leader, I can tell my colleague that he is determined as well to make sure there is that opportunity, that there is going to be a full discussion and debate. My only advice is the sooner we get going, the greater likelihood we get through that process. He has my assurance that I will do everything to make sure that opportunity will be there.

Mr. VITTER. On behalf of my colleague from Louisiana, my two colleagues from Mississippi, and myself, I thank the Senator and the ranking member again for their cooperation. We look forward to that very efficient but full and fair debate and vote on those amendments that are important to us. I will very quickly confer with the rest of them and make sure they do not have any outstanding issues, so we can move forward and get going.

I yield the floor.

Mr. DODD. Mr. President, I suggest the absence of a quorum. Before I make a motion, I will wait for the Senator to let me know.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. DODD. I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Mr. CASEY). Without objection, it is so ordered.

Mr. DODD. Mr. President, it has been a half an hour since we had the colloquy about moving forward on the flood insurance bill. My commitment to the Senators from Louisiana and Mississippi was that we would move these amendments along. In fairness, I have to say, if it takes a half an hour to obtain approval on a unanimous consent to vitiate or at least to deem the 30 hours that remain on the motion to proceed to expire so we can move to the body of the bill and amendments—I know the majority leader wants to consider this bill. He would like to do it in the normal, routine way. Amendments are offered, debated, voted on, and move on to the next amendment. But here it is, a half an hour since we entered into that colloquy. We are here on Wednesday to complete the bill. There are about 20 amendments I am aware of—6 or 7 on the Republican side and easily that number on the Democratic side—that Members want to be considered.

If this bill is not done, the program expires. I can't, obviously, predict the schedule. The majority leader has that responsibility. But knowing what work we have to do in the remaining weeks, it may be difficult to get time. The majority leader has been extremely generous in providing this time so we could reconstitute the flood insurance program. In the absence of doing so, the flood insurance program will expire, as we move into hurricane season. This is the opportunity to deal with it. I have made a good-faith commitment that I will allow for these amendments to come up, be debated, and voted on up or down. But it will be hard to fulfill that obligation if I can't even move to have the time on the motion to proceed considered expired.

For those listening, I appreciate if we could get an answer quickly and then bring up the amendments. Then let's move on them.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. DODD. I ask unanimous consent that the order for the quorum call be rescinded.

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

FLOOD INSURANCE REFORM AND MODERNIZATION ACT OF 2007

Mr. DODD. Mr. President, I ask unanimous consent that all postcloture time be deemed expired, the motion to proceed be agreed to, the motion to reconsider laid upon the table, and the Senate now proceed to the consideration of Calendar No. 460, S. 2284, the National Flood Insurance Act amendments.

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

Mr. DODD. Senator SHELBY, my ranking member, will be here shortly. We now invite Members to come and

offer amendments. We would like to get time agreements, if we could, under each amendment so we could give our colleagues an indication of how much time may be necessary.

The PRESIDING OFFICER. The clerk will report.

The legislative clerk read as follows:

A bill (S. 2284) to amend the National Flood Insurance Act of 1968, to restore the financial solvency of the flood insurance fund, and for other purposes.

AMENDMENT NO. 4707

(Purpose: In the nature of a substitute)

Mr. DODD. Mr. President, I call up the substitute amendment and ask for its consideration.

The PRESIDING OFFICER. The clerk will report.

The legislative clerk read as follows:

The Senator from Connecticut [Mr. DODD], for himself and Mr. SHELBY, proposes an amendment numbered 4707.

(The amendment is printed in the RECORD of May 6, 2008, under "Text of Amendments.")

Mr. DODD. Mr. President, again, we would like to have Members come over and offer amendments so we can move along. The leader has indicated he wants to complete this bill over the next day or so. We would like to do it and do it under the normal procedures where amendments are offered and debate and votes occur thereafter. The Senator from Alabama and I are prepared to entertain amendments. There are some 20 of which we are aware. The sooner Senators come over and offer their amendments, the quicker we will be able to dispose of them.

Again, I thank Senator SHELBY and the members of the committee. This is a matter that deserves our attention. We are only a few weeks away from hurricane season. We are literally having to pay on a debt of \$17 billion. That is causing the rise in the cost of insurance to a point where people have a hard time paying, if the program exists at all. This bill forgives that debt, which we have to do, and then reestablishes a program that people will pay into so they can have that kind of coverage.

In the alternative, if we don't do that and we end up with the kind of devastation we see happen all too often—you only had to look at the morning newspaper and what happened in Myanmar, where literally thousands lost their lives, but certainly we saw it here in 2005 with the sweeping hurricanes that poured across coastal States and the damage we are still wrestling with in many areas—if we end up not adopting this legislation and getting this work done, those costs could fall on the backs of every taxpayer in the country.

That is why this insurance program exists. That is why it was created some 45 years ago. It has worked tremendously well. We need to once again put it in place. That is our goal and our purpose. The sooner we deal with the amendments, the greater the opportunity to reestablish this critical program for the country.

I yield the floor.

The PRESIDING OFFICER. The Senator from Delaware.

Mr. CARPER. Mr. President, I am happy we are here. Let me ask a question, if I may, of the floor manager, Senator DODD.

I just walked onto the floor from a hearing we are having in Homeland Security and Governmental Affairs. Do I understand we have agreement now to proceed to the bill? I don't have an amendment to offer, but I understand we are ready to accept amendments.

Mr. DODD. We are ready to proceed.

Mr. CARPER. That is good news. What did we have for the vote yesterday?

Mr. DODD. The vote was 90 to 1, a rare occasion.

Mr. CARPER. We are wasting way too much time on the floor. I am delighted that we finally have agreement to go to the bill. I thank you and Senator SHELBY for leading us here today.

Hurricane season in the Atlantic opens officially on June 1. Today is May 7. That is about 25 days from now—less than a month. Thousands of homes, actually tens of thousands of homes along our coast, from Florida up to New York, probably, and down around the gulf coast, are going to be at risk from flooding from what are likely to be more devastating storms. You don't have to live along one of our coasts to be at risk. Many will recall, earlier this year, parts of Missouri, parts of Illinois faced the worst flood they have seen in decades.

In Government, we are often asked to respond to terrible natural disasters, and we do, providing, among other things, emergency shelter and financial aid for people who lost a lot, maybe in some cases have lost everything. Today, we are being asked to step up before the next disaster strikes by overhauling our Nation's flood insurance program.

I was talking with a member of my staff walking over here about how long ago this National Flood Insurance Program was created. It has been 40 years. As I recall from my Bible study as a youngster, that is about how long Moses led the children of Israel through the wilderness trying to look for the Promised Land.

We have been looking for the "Promised Land" with respect to the right balance of premiums, risk abatement, flood mapping—you name it—we have been looking for the "Promised Land" for the National Flood Insurance Program for about 40 years.

For the first 25, maybe 35 years, 37 years of the program, we kind of muddled along. The program pretty much paid for itself but not entirely. There were some efforts back some 20 years ago to actually change the program to try to bring it into the 21st century, and we ultimately were not successful.

About almost 3 years ago—remember the story of the Red Sea, the children of Israel going through the Red Sea in hot pursuit by the Egyptians? The

Israelis made it through and the Egyptians did not, as I recall. About 3 years ago, as to the National Flood Insurance Program, we did not make it through the "Red Sea." In fact, we did not make it through Katrina. In fact, the program was engulfed by water, by floodwaters, and to the tune of about \$20 billion. That is the amount of money FEMA had to borrow from the Treasury in order to try to write this program. Now we are spending more money. The program is marginally self-supporting. We have a huge interest payment to make on it, the \$20 billion loaned by the Federal Government.

So, in any event, enough of my Biblical analogies today. But actually it is not a bad one. We need to find the "Promised Land."

I am encouraged today by the debate on this bill. It is a good bill. It was worked on a year ago in the Banking Committee. It was reported out. It got through the House, got through the Senate, and died. We cannot let that happen again.

But when the flood insurance program was established some 40 years ago, it was established as a three-pronged program involving three things: One, insurance; two, mapping, flood maps; and, three, smart land use.

Today, that same flood insurance program provides insurance to more than 5 million property owners across America.

Before Hurricane Katrina, as I said earlier, the flood insurance program was marginally self-supporting. But the now famous 2005 hurricane season, which included Katrina—not only Katrina but other big storms as well—caused the folks at FEMA to go out and borrow \$20 billion from the Treasury. When the Treasury lends \$20 billion to FEMA, they do not say: Here, take \$20 billion tax free or interest free.

You have to pay the interest. The interest on that debt eats up a big part of the premiums paid by those 5 million property owners.

For 20 years prior to Katrina, the flood insurance program needed to be reformed. It needed to be overhauled. This week, finally, at long last, we can do that, and I hope we will.

Some 20 years ago, I was in the House of Representatives, a Congressman and a member of the House Banking Committee. At that time, Hurricane Hugo was bearing down on the east coast. I was part—along with some of my other Banking Committee colleagues in the House—of an effort to overhaul the National Flood Insurance Program two decades ago.

At the time, we were concerned about a couple matters. We were concerned about the low participation in the flood insurance program. We were concerned that too few people were participating. That meant too big a risk, in my book, for the homeowners as well as the Federal Government, which often bore the cost.

At the time, I proposed to increase participation by requiring mortgage lenders to escrow flood insurance payments, just like they escrow payments for homeowners insurance.

In addition to the low participation rate, we were also concerned that a small percentage of properties had been responsible for more than one-third of all claims, costing roughly \$200 million each year to rebuild or repair properties.

To help correct this, our proposal back then included a call for floodproofing or removing from the program high-risk properties, while reserving a small amount of funds collected from the flood insurance premiums to pay for this.

In addition, in 1988, 1989, we sought to limit new construction in coastal areas that were quickly eroding. Our proposal also sought higher risk-based premiums for those who lived in the most vulnerable locations.

In 1989, a bill to reform the flood insurance program passed both the House and the Senate. It was not as far-reaching as the original proposal I and others worked on. I called it at the time "flood insurance reform lite," but it was, nonetheless, a step in the right direction. But, unfortunately, that modest bill never made it to the President's desk, and for almost another 20 years the flood insurance program has continued pretty much as it was—broken and in need of repair.

Last year, the Senate Banking Committee, under the leadership of Senator DODD and Senator SHELBY, approved a truly comprehensive flood insurance reform bill. This is not "flood insurance reform lite." This is the real deal. There is nothing "lite" about it.

Unfortunately, the bill we approved was reported out, came to the Senate floor and stalled and was withdrawn. I think I said earlier our legislation a year ago passed the House and Senate. I was thinking about 20 years ago. That legislation passed the House and Senate, only to die, as I recall, in conference. This flood insurance reform initiative started last year made it to the Senate floor and stalled out.

Today, the Senate has the opportunity to breathe new life into this badly needed legislation. It is imperative we seize the day or, as we say in Delaware, *carpe diem*: seize the day.

Where are we today? Today, almost 3 years after Hurricane Katrina, and almost 20 years since our attempts in the late 1980s, we have another chance to put the National Flood Insurance Program on solid footing.

So what are our main concerns in 2008? Well, the low subscription rate, for one. The relatively small number of properties that continue to flood year after year is another. And the subsidized premiums that do not reflect the vulnerability of many properties insured under the program remain a big concern.

We need legislation that will require us to better consider where we build

and rebuild in this country, how we build, and how we allocate risk.

The bill that is before us today, the Flood Insurance Reform and Modernization Act of 2008, is a bipartisan bill, reported unanimously out of the Senate Banking Committee about a year ago.

I wish to take a moment, if I can, to highlight some components of this bill, some of the major aspects of this bill.

The devastating 2005 hurricanes resulted in FEMA, as I said earlier, borrowing almost \$20 billion from the Treasury to pay flood claims. That is more than the flood insurance program has paid out in its entire history. In order to pay their claims, Congress increased FEMA's statutory borrowing authority from about \$1.5 billion to some \$20 billion. Annual interest on this debt owed by FEMA to the Treasury is about \$1 billion a year.

In order to pay the interest on the current debt, flood insurance premiums would have to increase significantly. To prevent that, this bill takes the step of forgiving \$20 billion of debt owed by FEMA to the Treasury. This bill also requires that FEMA set aside in a reserve fund an amount equal to 1 percent of all insurance in force to serve as a financial buffer for future disasters. This bill mandates that more property owners be required to purchase flood insurance, including those who live behind levees and dams and property owners in the 100-year flood plain.

Homes in flood plains are in greater danger of flooding, even if there is a levee. Families need to be protected whether the levee works or not. This bill requires that property owners pay the actuarial rate.

No longer will vacation homes and businesses be allowed to pay a subsidized rate, as they have been under the program for years. This is a fair and needed change. Why should vacation homes and businesses pay less than the residents who sit adjacent to them?

Perhaps, most importantly, this bill will compel FEMA to modernize its flood maps. Technology now allows the creation for exact detailed flood maps. Because many of these maps are now decades old, we do not even know who is in danger of flooding and who needs flood insurance in many cases. This has to change. Under this bill, it will.

Again, this bill is a bipartisan product. It seeks to move the flood insurance program to the 21st century before the next "Katrina" strikes.

We have been joined on the floor by Senator SHELBY. I know it is something that is near and dear to his heart. He and I actually served on the House Banking Committee a few years ago. I think he may have actually come to the Senate by the time we were working on this legislation in the House at the time. I know this is something he cares a lot about, and he has been heavily involved in shaping this legislation that is before us today. I es-

pecially commend him for the good work he has done.

But for almost 20 years I have worked, along with a bunch of my colleagues, to make some meaningful reforms—badly needed meaningful reforms—to the flood insurance program.

Katrina exposed the problems with this program. Actually, we were aware of them before that time, but it showed the problems for what they are. Now it is time for us to roll up our sleeves and finally fix this program.

Abraham Lincoln used to say: The job for Government is to do for people what they cannot do for themselves. This program is a good example of that. People cannot go to the private sector—homeowners, businesses cannot go to the private sector—and get the kind of flood insurance this legislation provides. This is taking Lincoln's admonition to do for the people what they cannot do for themselves and actually put it into law. It has been part of the law for 40 years. We can do better, and we need to do better with respect to this program. That was driven home very clearly in the summer of 2005.

Going back to my Old Testament example, it has been 40 years since this legislation was passed. For 40 years, those children of Israel were following Moses, trying to find the Promised Land. We have been looking for it too in terms of actually the right kind of language, the right kind of legislation, the right kind of law to meet the insurance needs for folks—businesses, homes, and residents—who face the danger of floods. It has taken us 40 years to get it right. This is an effort I have been involved in for 20 of those years.

Looking out across from the "mountaintop" today, I see the "Promised Land," and I see the "Promised Land" written on a piece of paper that we are going to be voting on today and tomorrow. My hope is a couple days from now—if we do not finish this legislation today—we are going to pass it and we are going to send it over to our friends in the House of Representatives and they will take it up and move it expeditiously.

We can do good for the taxpayers of this country who are literally having to underwrite the cost of this program, and they should not be doing that. We are going to better protect the folks whose businesses and homes are at risk, and we will do it in a way that harnesses common sense, harnesses economic forces and market forces. That will be a very good result.

Mr. President, I yield back the floor.

The PRESIDING OFFICER. The Senator from Connecticut.

Mr. DODD. Mr. President, I wish to make note before the Senator steps aside that last year Senator CARPER of Delaware held a very good hearing on the subject matter, and as chair of the full committee I am very grateful to him, one, for doing that but also for bringing his sense of knowledge and

understanding to this issue. It is reflected once again in his comments this morning. So I did not want the RECORD to not include his contribution to this effort. I am very grateful to him for that.

The PRESIDING OFFICER. The Senator from Utah.

Mr. HATCH. Mr. President, I ask unanimous consent that immediately following my remarks, the distinguished Senator from Ohio, Mr. BROWN, be granted the floor.

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

STAAR ACT

Mr. HATCH. Mr. President, I rise today to speak in support of S. 2313, the Strategies to Address Antimicrobial Resistance, or STAAR Act. I am proud to have introduced this legislation with my colleague from Ohio, Senator SHERROD BROWN. Similar legislation is being championed in the House of Representatives by Representatives MIKE FERGUSON and my dear colleague and fellow Utahn, Representative JIM MATHESON.

For more than 60 years since their discovery, antibiotics have saved millions of lives and helped patients of all populations cope with suffering related to infection. But as we have seen, our country increasingly faces a number of troubling questions about whether we are prepared to address the growing problem of drug-resistant, bacterial infections.

Data from the Centers for Disease Control and Prevention indicate resistant strains of infections have spread rapidly. While antibiotic resistance is an elevated problem for those with compromised immune systems—individuals with HIV and patients in intensive or critical care units, for instance—these infections can strike anyone. Further, this alarming trend continues to worsen and treatment options are sorely lacking.

Antibiotic resistance is not a new development. The news is this: Infections that were once easily cured with antibiotics are now becoming difficult—in some cases, impossible—to treat. National surveillance data and studies show antibiotic-resistant bacteria have multiplied and spread at disquieting rates in recent years.

For example, consider a common bacterial cause of hospital infections—*Staphylococcus aureus*, also called staph—which can spread to the bloodstream, heart, lungs and bones with potentially fatal results. In the early 1940s, penicillin effectively combated staph infections. However, penicillin-resistant staph bacteria were identified as early as 1942. Subsequently, methicillin was introduced in the 1960s to fight staph-resistant infections, and shortly thereafter methicillin-resistant *Staphylococcus aureus*—or MRSA—was discovered. In 1974, 2 percent of staph bacteria found in our country's hospitals were methicillin-resistant. By 2002 the number had jumped to 57.1 percent, according to CDC data.

And it is not just happening in hospitals. Public health experts are increasingly finding infections developed in the home or community as well. Thus, infections in both settings are increasing and the resultant drug resistance shows no sign of lessening.

The recent problems with MRSA are but one striking example; we are also seeing increases, in extensively-drug resistant—XDR—tuberculosis. There are also numerous reports of soldiers returning home from Iraq with *Acinetobacter*—a resistant infection that is especially difficult to treat, and the only option is a very toxic antibiotic.

While recent media reports have raised the visibility of this issue, infectious disease doctors have been sounding the alarm for years.

In its 2004 report, “Bad Bugs, No Drugs,” the Infectious Diseases Society of America, or IDSA, said: Drug-resistant bacterial infections kill tens of thousands of Americans every year and a growing number of individuals are succumbing to community-acquired infections. An epidemic may harm millions. Unless Congress and the administration move with urgency to address these infections now, there is a very good chance that U.S. patients will suffer greatly in the future.

Resistant infections lead to higher health care costs because they require more expensive treatment and care. According to estimates from the Institutes of Medicine—IOM—and the former Congressional Office of Technology Assessment, the economic burden placed on our national health care system as a result of resistant bacteria totals billions of dollars annually.

IDSA, which represents more than 7,500 physicians, scientists, and other health professionals who specialize in infectious diseases, has issued a stern warning and recommendations. The IOM, CDC, NIH and the FDA have also warned that drug-resistant bacteria are a serious public health threat.

It is time to act.

That is why my good friend Senator BROWN and I introduced S. 2313, the STAAR Act. Our bill is not the sole answer to the complex problem of antibiotic resistance. There are several avenues to address the problem. But our bill focuses on just one: providing adequate infrastructure within the government to collect the data, coordinate the research and conduct the surveillance necessary to stop drug-resistant infections in their tracks.

We believe that jump-starting a greater, stronger organizational focus at the Department of Health and Human Services will help our government and scientists develop an infrastructure that can grow as science develops. The STAAR Act lays out the framework by which we can begin to take action against this serious public health threat. At a minimum, we need better testing, hospital controls, medications and funding to support these

efforts, particularly the work of the Centers for Disease Control and Prevention.

In an effort to create this organizational focus, the STAAR Act establishes a new Office of Antimicrobial Resistance at HHS in the Secretary's office. This will give the issue the prominence and the focus it deserves.

Our bill also renews the interagency Antimicrobial Resistance Task Force which expired in 2006. It creates an advisory board of experts to advise the new office and the task force, which was created in 1999, to coordinate Federal efforts to combat antimicrobial resistance and was comprised of representatives from the Centers for Disease Control and Prevention, the Food and Drug Administration, the National Institutes of Health and also includes the Agency for Healthcare Research and Quality, the Health Care Financing Administration, the Health Resources and Services Administration, the Department of Agriculture, the Department of Defense, the Department of Veterans Affairs, and the Environmental Protection Agency.

That task force developed a public health action plan to combat antimicrobial resistance; however, implementation of the plan fell by the wayside. There were no personnel specifically dedicated for executing the plan because all task force members already had full-time responsibilities at their respective Federal agencies. In short, this very important job was assigned to people who already had very important jobs. So our bill recharges that effort. These new bodies will work together to develop a plan to combat antimicrobial resistance, to keep that plan updated and to advise the Secretary on research that should be conducted.

The distinguished Senator from Ohio, Senator BROWN, and I have found that it is difficult to understand the magnitude of the problem because data are sorely lacking. Spotty data exists from many States—for example, from a hospital or a hospital chain—but not data statewide or nationwide. We need to change that. Our bill addresses that problem. The STAAR Act directs drug sponsors and appropriate government agencies to collect data and share them with the Office of Antimicrobial Resistance as the main depot for such data to facilitate interagency planning on antimicrobial resistance. That will provide us with the information we need to begin addressing the real problem of drug-resistant infections.

Finally, we authorize grants for at least 10 Antimicrobial Resistance Clinical Research and Public Health Network sites to strengthen our national capacity to develop the information necessary to assess the extent of the problem and look at effective ways to address it. Currently, there is very little capacity to quickly monitor, assess and address the spread of new or particularly resistant microbes. These network sites will work with the CDC to establish a surveillance system to

allow tracking and confirmation of resistant microbes in almost real time. Also, with support from the CDC and the NIH, these sites will conduct research to study the development of antimicrobial resistance. With data from this research, we can better prevent and control and, ultimately, treat the threat of antimicrobial resistance.

I wish to take a moment to stress the real importance of this issue. I mentioned earlier that drug-resistant infections can affect anyone at any age—the young, the old, the healthy or ill, I have read stories about newborns, high school and college athletes and NFL football players who have battled with these resistant infections, and many of them lost the fight.

I would like to read a short excerpt from one of these stories, which I think really stresses the need for attention to this issue. This was written by a woman from New Jersey named Linda Lohsen, who lost her daughter Rebecca to MRSA in August 2006. Ms. Lohsen writes:

Why do I want to share all of this with you? Because for 15 years I was a public health nurse—I heard all about the diseases that might happen. And, perhaps like some of you, I became jaded. I felt that public health was all about sounding the alarm for things that never come to pass. I'm here to tell you this is real, this does happen and it destroys lives.

Rebecca's death has changed me, and has changed all of us. Once I believed that the dangers that were out there would stay out there. That modern medicine can avert these dangers. I no longer have the confidence in medicine that I did. I believe we have made great advances, that there are cures to be had, but I've watched the dismay in the faces of doctors who are supposed to be the best in their field as they told me they didn't have any more ‘cures in their bag.’ And I know that it truly is a practice of medicine, not a finished product.

Mr. President, Federal agencies, physicians and scientists who specialize in infectious diseases, and public health nurses like Linda Lohsen, are telling us there is a pressing need to address the problem of antimicrobial resistance. We do not have time to wait, and we cannot quickly fix something that we do not yet understand. As Mrs. Lohsen wrote, the dangers that are out there will not simply stay out there. We need to be aggressive in creating a strategy to prevent loss of life or a serious public health epidemic, and lift the economic burden on our health care system caused by antimicrobial resistance.

The STAAR Act is not the whole answer, but it is a good bill and an important step in the right direction. In addition to IDSA, the STAAR Act has been endorsed by more than a dozen highly regarded professional healthcare associations.

I am very pleased to sponsor this bill with Senator BROWN, and I commend him for his work on this bill, for his interest in national health care, and for the hard work he performs in the Senate. It is a privilege to work with him on this matter.

Of course, I urge my colleagues to support this bill. It is long overdue, and we should do everything in our power to make sure we solve these particular problems.

Mr. President, I yield the floor.

The PRESIDING OFFICER. The Senator from Ohio is recognized.

Mr. BROWN. Mr. President, I thank my colleague, Senator HATCH, for his leadership on this issue and on so many other health issues. He has had a terrific career in public service, especially on public health issues such as MRSA, and we are all appreciative of that all over the country.

In the last year, as we know, we have seen news reports about outbreaks around the country of a dangerous infection commonly referred to, as Senator HATCH said, by the acronym MRSA. MRSA is a strain of staph infection that is resistant to penicillin and related antibiotics. While MRSA was previously thought to occur only in hospital settings—bad enough—Americans have begun to contract it in schools and communities.

Last year, the Journal of the American Medical Association reported that MRSA infections occur in approximately 94,000 people each year and are associated with approximately 19,000 deaths. Think about that. On September 11, 3,000-plus people were killed in New York, Washington, DC, and in Pennsylvania. Tens of thousands of people die in car accidents. We are talking about 19,000 deaths from MRSA infections, not to mention other kinds of related deaths from similar infections.

That article in the Journal of the American Medical Association is a wake-up call that we must not ignore.

In my State of Ohio, there were 12 outbreaks of MRSA last year alone. Ohioans contracted MRSA in health care settings, in the workplace, on sports teams, and in corrections facilities. The head of the Centers for Disease Control told me on the phone several months ago that high school students sharing towels or getting burns from artificial turf at football practice or coming into the gym and sharing a towel that might have been used the day before that wasn't washed—some students contracted MRSA from that. It is fairly rare that way, but it happens. Most students recover fine from it, but occasionally some do not.

MRSA outbreaks took place in counties across the State of Ohio, including Franklin, Gallia, Madison, Cuyahoga, Allen, Portage, Vinton, Fairfield, and Miami. If you look at a map of Ohio, outbreaks happened in all sections of our State.

Robert Totsch died in his hometown of Coshocton, a community in southeast Ohio, after contracting a hospital-acquired MRSA infection. Here is what happened to him. He was a kind and loving husband, father of two and proud grandfather of five. He was a retired guidance counselor, a Korean war Navy veteran who had served his coun-

try during that war. In September of 2006, Robert Totsch suffered a heart attack and needed triple bypass surgery. Once the procedure was over, his doctors told him the surgery couldn't have gone better. They said Robert would be home by the following Saturday in time to watch his alma mater Ohio State playing football on his own TV in his own house.

But Robert had contracted a surgical site MRSA infection that spread to his blood stream. The surgeon told him "5 or 6 others in the intensive care unit had MRSA." Robert was given numerous antibiotics, including an antibiotic of last resort. While he was in the ICU on life support, Robert and his wife celebrated their 50th wedding anniversary.

Robert should have gone home. While he went into the hospital for a heart condition, it was not his heart problems that took his life. Robert's wife and children miss him every day and are still recovering from watching him suffer during those last days of life.

This story is painful, especially because we know this infection, and the deaths that have resulted from it, don't have to happen. MRSA outbreaks are part of the larger problem of what we lay people call "superbugs" that are resistant to antibiotics, which are the cornerstone of modern medicine, but they are under siege.

Over time, fueled by antibiotic misuse and overuse in farm animals and human beings, bacteria mutate to develop resistance to those antibiotics.

In response to this health care crisis, Senator HATCH and I introduced the Strategies to Address Antimicrobial Resistance Act, also known as the STAAR Act. That bill is meant to reinvigorate efforts to combat the so-called superbugs—efforts that accelerated in the late 1990s, and then stalled.

We need to respond more quickly to this problem because it will only grow with time, reversing years of progress in the fight against debilitating and deadly illness.

We know what antibiotics have done to save lives since the discovery of penicillin. Our bill will launch a coordinated effort to prevent outbreaks of MRSA and other dangerous drug-resistant infections. It would jumpstart research on the superbugs and explore strategies to ensure a robust pipeline for new antibiotic drugs.

Drug-resistant bacteria sets back the clock on medical progress. It costs more and, more importantly, it costs lives. No one should go into a hospital for one problem with their health and leave with another—or not leave at all.

We need to take antibiotic resistance seriously and fight it with as much passion as we fight any potential killer.

I thank Senator HATCH for his leadership on this issue and for introducing this bill with me. I look forward to working with him to help get it passed.

I yield the floor.

The PRESIDING OFFICER. The Senator from Mississippi is recognized.

Mr. WICKER. Mr. President, in a few moments, I will call up amendment No. 4719. I have been asked to withhold on that until the distinguished chairman arrives. At this point, I will simply describe to the Members of the Senate what my amendment does. May I proceed on that, Mr. President?

The PRESIDING OFFICER. The Senator is recognized for that purpose.

Mr. WICKER. Mr. President, my amendment No. 4719 would add an amendment to the National Flood Insurance Reauthorization Program to provide for multiple peril insurance. It would create a new option under the National Flood Insurance Program to offer coverage of both wind and flood risk in one policy. It is an idea that certainly makes sense to most Americans, particularly those along the gulf coast who have suffered the ravages of Hurricane Katrina and are still doing so 2½ years later.

The proposal requires that premiums for this new coverage be risk based and actuarially sound so that the program would be required to pay for itself.

The Congressional Budget Office has issued a statement about similar language that was included in the House legislation. I will come back to that in a moment or two.

CBO estimated that the multiple peril program would increase premium receipts and additional claims payments by about the same amount, resulting in no significant net budgetary impact. By covering wind and flood risk in one policy, the multiple peril option will allow coastal homeowners to buy insurance and know that hurricane damage would be covered.

I am pleased to announce to my colleagues that the Wicker multiple peril insurance program amendment, which I will call up in a few moments, has the backing of the National Association of Realtors. They have endorsed my amendment to add multiple peril insurance to the flood authorization bill.

Now, when we are embarking on a major change to a program, there are concerns that are voiced and need to be discussed. A number of people have expressed fears that multiple peril insurance would cause the displacement of jobs from the property insurance marketplace. In fact, I would contest that allegation and state to my colleagues this: The program will not create a sales force for Federal insurance agents. Indeed, in coastal communities, local insurance does not write wind insurance today. Of course, the local agents do write the traditional fire, theft, and liability insurance, and they earn commissions for the Federal policy, as they do now with the National Flood Insurance Program coverage. They will be able to continue to do so under the Wicker amendment.

Others have expressed concern that wind storm coverage is widely available and Federal involvement is not necessary. I would say this to that assertion: There is a difference between being able to purchase wind insurance

under a very expensive, limited State wind pool, which people are able to do, theoretically, and being able to purchase wind insurance and still be able to pay your mortgage because it is so expensive that the typical American family is not able to do so.

Indeed, wind premiums are increasing exponentially because the risk is contained in geographical boundaries of a given State. My amendment would correct that problem. Also, I think another myth with regard to multiple peril insurance is that it would dramatically increase the exposure of the National Flood Insurance Program and the Federal Government to catastrophic loss.

That is where I want to get back to fully quote the Congressional Budget Office in this regard. The explicit language of the Taylor amendment, adopted in the House of Representatives and adopted overwhelmingly in that body, on a bipartisan basis, provides that the premiums coming to the program will be actuarially sound and risk based. I don't think we can be any more explicit than that. If a Member of the Senate would like to come forward and make that a little clearer, I would be happy to have an amendment in that regard.

The House of Representatives said the premiums are based on risk, and they must be actuarially sound. Here is what the CBO had to say about the proposal as it was offered and adopted in the House of Representatives, which is virtually identical to the amendment I am offering today:

H.R. 3121 would direct FEMA to offer such multiple peril coverage at an actuarial, i.e., unsubsidized rate. Because of the uncertain nature of actuarial pricing, FEMA might collect more receipts than necessary to pay future claims, resulting in a net reduction in direct spending. It is also possible that FEMA might collect less premium income than would be necessary to cover future liabilities from multiple peril policies, which would likely result in the need for additional borrowing authority from the Treasury. In the latter case, the legislation would prohibit FEMA from entering into or renewing any multiple peril policy until such borrowing is repaid.

That is the one difference in my amendment and the House-passed amendment. But, specifically CBO goes on to say:

CBO expects that the new coverage offering under H.R. 3121 would increase premium receipts and additional claims payments by about the same amount, resulting in no significant net budgetary impact.

Mr. President, so we enter into a debate today on a commonsense proposal to allow the insurance consumer to know when he or she purchases hurricane insurance, there will not be a debate between wind and water in the courtroom, and the insurance customer, homeowner, property owner can purchase insurance with the knowledge that he or she is covered regardless of the nature of the peril and pay a premium that is adequate to purchase such coverage.

AMENDMENT NO. 4719 TO AMENDMENT NO. 4707

Mr. President, at this point, I think it is appropriate—and I am told the chairman has no objection—to call up my amendment No. 4719, which is at the desk. I do so now.

The PRESIDING OFFICER. The clerk will report.

The assistant legislative clerk read as follows:

The Senator from Mississippi [Mr. WICKER] proposes an amendment numbered 4719 to Amendment No. 4707.

Mr. WICKER. Mr. President, I ask unanimous consent that reading of the amendment be dispensed with.

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

The amendment is as follows:

(Purpose: To provide for the optional purchase of insurance against loss resulting from physical damage to or loss of real property or personal property related thereto located in the United States arising from any flood or windstorm)

At the end, insert the following:

SEC. . MULTIPERIL COVERAGE FOR FLOOD AND WINDSTORM.

(a) IN GENERAL.—Section 1304 of the National Flood Insurance Act of 1968 (42 U.S.C. 4011) is amended—

(1) by redesignating subsection (c) as subsection (d); and

(2) by inserting after subsection (b) the following new subsection:

“(c) MULTIPERIL COVERAGE FOR DAMAGE FROM FLOOD OR WINDSTORM.—

“(1) IN GENERAL.—Subject to paragraph (8), the national flood insurance program established pursuant to subsection (a) shall enable the purchase of optional insurance against loss resulting from physical damage to or loss of real property or personal property related thereto located in the United States arising from any flood or windstorm, subject to the limitations in this subsection and section 1306(b).

“(2) COMMUNITY PARTICIPATION REQUIREMENT.—Multiperil coverage pursuant to this subsection may not be provided in any area (or subdivision thereof) unless an appropriate public body shall have adopted adequate mitigation measures (with effective enforcement provisions) which the Director finds are consistent with the criteria for construction described in the International Code Council building codes relating to wind mitigation.

“(3) PROHIBITION AGAINST DUPLICATIVE COVERAGE.—Multiperil coverage pursuant to this subsection may not be provided with respect to any structure (or the personal property related thereto) for any period during which such structure is covered, at any time, by flood insurance coverage made available under this title.

“(4) NATURE OF COVERAGE.—Multiperil coverage pursuant to this subsection shall—

“(A) cover losses only from physical damage resulting from flooding or windstorm; and

“(B) provide for approval and payment of claims under such coverage upon proof that such loss must have resulted from either windstorm or flooding, but shall not require for approval and payment of a claim that the specific cause of the loss, whether windstorm or flooding, be distinguished or identified.

“(5) ACTUARIAL RATES.—Multiperil coverage pursuant to this subsection shall be made available for purchase for a property only at chargeable risk premium rates that, based on consideration of the risks involved and accepted actuarial principles, and including operating costs and allowance and

administrative expenses, are required in order to make such coverage available on an actuarial basis for the type and class of properties covered.

“(6) TERMS OF COVERAGE.—The Director shall, after consultation with persons and entities referred to in section 1306(a), provide by regulation for the general terms and conditions of insurability which shall be applicable to properties eligible for multiperil coverage under this subsection, subject to the provisions of this subsection, including—

“(A) the types, classes, and locations of any such properties which shall be eligible for such coverage, which shall include residential and nonresidential properties;

“(B) subject to paragraph (7), the nature and limits of loss or damage in any areas (or subdivisions thereof) which may be covered by such coverage;

“(C) the classification, limitation, and rejection of any risks which may be advisable;

“(D) appropriate minimum premiums;

“(E) appropriate loss deductibles; and

“(F) any other terms and conditions relating to insurance coverage or exclusion that may be necessary to carry out this subsection.

“(7) LIMITATIONS ON AMOUNT OF COVERAGE.—The regulations issued pursuant to paragraph (6) shall provide that the aggregate liability under multiperil coverage made available under this subsection shall not exceed the lesser of the replacement cost for covered losses or the following amounts, as applicable:

“(A) RESIDENTIAL STRUCTURES.—In the case of residential properties, which shall include structures containing multiple dwelling units that are made available for occupancy by rental (notwithstanding any treatment or classification of such properties for purposes of section 1306(b))—

“(i) for any single-family dwelling, \$500,000;

“(ii) for any structure containing more than one dwelling unit, \$500,000 for each separate dwelling unit in the structure, which limit, in the case of such a structure containing multiple dwelling units that are made available for occupancy by rental, shall be applied so as to enable any insured or applicant for insurance to receive coverage for the structure up to a total amount that is equal to the product of the total number of such rental dwelling units in such property and the maximum coverage limit per dwelling unit specified in this clause; and

“(iii) \$150,000 per dwelling unit for—

“(I) any contents related to such unit; and

“(II) any necessary increases in living expenses incurred by the insured when losses from flooding or windstorm make the residence unfit to live in.

“(B) NONRESIDENTIAL PROPERTIES.—In the case of nonresidential properties (including church properties)—

“(i) \$1,000,000 for any single structure; and

“(ii) \$750,000 for—

“(I) any contents related to such structure; and

“(II) in the case of any nonresidential property that is a business property, any losses resulting from any partial or total interruption of the insured's business caused by damage to, or loss of, such property from flooding or windstorm, except that for purposes of such coverage, losses shall be determined based on the profits the covered business would have earned, based on previous financial records, had the flood or windstorm not occurred.

“(8) EFFECTIVE DATE.—This subsection shall take effect on, and shall apply beginning on, June 30, 2008.”

(b) PROHIBITION AGAINST DUPLICATIVE COVERAGE.—Chapter 1 of The National Flood Insurance Act of 1968 is amended by adding at the end the following:

"PROHIBITION AGAINST DUPLICATIVE COVERAGE

"SEC. 1325. Flood insurance under this title may not be provided with respect to any structure (or the personal property related thereto) for any period during which such structure is covered, at any time, by multiperil insurance coverage made available pursuant to section 1304(c)."

(c) COMPLIANCE WITH STATE AND LOCAL LAW.—Section 1316 of the National Flood Insurance Act of 1968 (42 U.S.C. 4023) is amended—

(1) by inserting "(a) FLOOD PROTECTION MEASURES.—" before "No new"; and

(2) by adding at the end the following new subsection:

"(b) WINDSTORM PROTECTION MEASURES.—No new multiperil coverage shall be provided under section 1304(c) for any property that the Director finds has been declared by a duly constituted State or local zoning authority, or other authorized public body to be in violation of State or local laws, regulations, or ordinances, which are intended to reduce damage caused by windstorms."

(d) CRITERIA FOR LAND MANAGEMENT AND USE.—Section 1361 of the National Flood Insurance Act of 1968 (42 U.S.C. 4102) is amended by adding at the end the following new subsection:

"(d) WINDSTORMS.—

"(1) STUDIES AND INVESTIGATIONS.—The Director shall carry out studies and investigations under this section to determine appropriate measures in wind events as to wind hazard prevention, and may enter into contracts, agreements, and other appropriate arrangements to carry out such activities. Such studies and investigations shall include laws, regulations, and ordinance relating to the orderly development and use of areas subject to damage from windstorm risks, and zoning building codes, building permits, and subdivision and other building restrictions for such areas.

"(2) CRITERIA.—On the basis of the studies and investigations pursuant to paragraph (1) and such other information as may be appropriate, the Director shall establish comprehensive criteria designed to encourage, where necessary, the adoption of adequate State and local measures which, to the maximum extent feasible, will assist in reducing damage caused by windstorms, discourage density and intensity or range of use increases in locations subject to windstorm damage, and enforce restrictions on the alteration of wetlands coastal dunes and vegetation and other natural features that are known to prevent or reduce such damage.

"(3) COORDINATION WITH STATE AND LOCAL GOVERNMENTS.—The Director shall work closely with and provide any necessary technical assistance to State, interstate, and local governmental agencies, to encourage the application of criteria established under paragraph (2) and the adoption and enforcement of measures referred to in such paragraph."

(e) DEFINITIONS.—Section 1370 of the National Flood Insurance Act of 1968 (42 U.S.C. 4121) is amended—

(1) in paragraph (14), by striking "and" at the end;

(2) in paragraph (15) by striking the period at the end and inserting "; and"; and

(3) by adding at the end the following new paragraph:

"(16) the term 'windstorm' means any hurricane, tornado, cyclone, typhoon, or other wind event."

The PRESIDING OFFICER. The Republican leader is recognized.

AMENDMENT NO. 4720

Mr. McCONNELL. Mr. President, I send an amendment to the desk.

The PRESIDING OFFICER. The clerk will report.

The assistant legislative clerk read as follows:

The Senator from Kentucky [Mr. McCONNELL] proposes an amendment numbered 4720.

Mr. McCONNELL. Mr. President, I ask unanimous consent that reading of the amendment be dispensed with.

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

(The amendment is printed in today's RECORD under "Text of Amendments.")

CLOTURE MOTION

Mr. McCONNELL. Mr. President, I send a cloture motion to the desk.

The PRESIDING OFFICER. The clerk will report the motion.

CLOTURE MOTION

We, the undersigned Senators, in accordance with the provisions of rule XXII of the Standing Rules of the Senate, do hereby move to bring to a close debate on the pending McConnell amendment to S. 2284.

Mitch McConnell, Pete V. Domenici, Robert F. Bennett, Judd Gregg, Chuck Grassley, Mike Crapo, Johnny Isakson, Norm Coleman, John Barrasso, John Thune, Michael B. Enzi, Lisa Murkowski, Orrin G. Hatch, Jon Kyl, John Cornyn, Lamar Alexander.

Mr. McCONNELL. Mr. President, I support the flood insurance bill that has been reported out of committee. I think it is a good bill.

However, as important as it is that we strengthen the flood insurance program and get it back on sound financial footing, we cannot continue to ignore the No. 1 issue on the minds of the American people, and that is high gas prices.

Two years ago, Democratic leaders told us they had a "commonsense" plan to lower gas prices. But since they took control of the Congress, gas prices have risen by \$1.29 a gallon, according to AAA.

At home in Kentucky, the average price of a gallon of gasoline is now \$3.58. Diesel fuel—which runs our trucks and farm machinery—is now \$4.11. This creates incredible hardships for families, small businesses, and farmers.

Apparently, the Democrats' commonsense plan is not working so well. In fact, the general thrust of their plan is to increase taxes on energy companies which would raise, not lower, gas prices. But Republicans do have a plan to reduce gas prices over the long term by increasing our supply of energy, American energy and American jobs, right here in our own country.

In last year's Energy bill, we passed a number of provisions that most of us supported to reduce the demand for oil, increasing fuel economy standards for both cars and trucks and increasing the use of alternative fuels. All of that was important and needed to be done. Those were important provisions. I certainly supported them and most of the Senate did as well, but we cannot seriously address the root cause of today's high gas prices without also addressing the issue of supply.

The senior Senator from New York, for example, said last week that 500,000 more barrels of oil per day on the world market would bring relief at the pump—500,000 barrels of oil per day would bring relief at the pump. I agree with him. The difference is, I believe we should produce those additional barrels of oil right here in America, with American jobs, to bring prices down. The fact is, if President Clinton had not vetoed a bill to open the Arctic National Wildlife Refuge 13 years ago, 1 million barrels of oil would be flowing from ANWR to American consumers every day—twice what the senior Senator from New York said would bring relief at the pump.

We will have a good debate on the flood insurance bill, and ultimately we will pass it. I certainly support that. But first we are going to discuss the only real plan that would address the root cause of today's high gas prices by increasing America's supply of oil and supporting American jobs here at home.

I yield the floor.

The PRESIDING OFFICER. The Senator from Colorado.

AMENDMENT NO. 4721 TO AMENDMENT NO. 4720

Mr. ALLARD. Mr. President, I send a second-degree amendment to the desk.

The PRESIDING OFFICER. The clerk will report.

The assistant legislative clerk read as follows:

The Senator from Colorado [Mr. ALLARD] proposes an amendment numbered 4721 to amendment number 4720.

Mr. ALLARD. I ask unanimous consent that the reading of the amendment be dispensed with.

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

(The amendment is printed in today's RECORD under "Text of Amendments.")

Mr. ALLARD. Mr. President, I compliment the minority leader for stepping forward on the issue of meeting the energy needs of our country and the provision he has just proposed as an amendment to this particular bill.

I think it is very important that we move forward with creating more sources for energy. We have done a lot in this Congress to encourage and promote the development of renewable energy resources. In fact, as chairman and founder of the Energy Renewable Caucus, I have pushed that personally. I think it is extremely important. We have done a lot to promote this new technology, but the reality is, if we want to see pain at the pump immediately relieved, we have to do more.

What we do in the particular amendment that was introduced by the minority leader, we begin to open the more traditional sources of energy that we have here in this country—sources that are supported by an infrastructure that is already in place. Although we do need more of it, there is some degree of it already there. Also, it is supported by technology we have already pretty well developed, to one extent or another, although more technological advances need to be done. Those are the

traditional sources we find in the Arctic National Wildlife Refuge, where we have more than 1.2 trillion barrels of oil, and the Outer Continental Shelf, the extent of whose value and resources is huge. I don't know as anybody has ever been able to really anticipate how great are the resources we have, because we have a huge amount.

The provision also provides for opening the oil shale reserves we have in the State of Colorado—it is not only the State of Colorado, it is in the State of Utah and Wyoming. I am told we have well over a trillion barrels of petroleum that could be extracted from this resource. There is a total of somewhere around 1.7 trillion in that basin. Totally in the United States, we have well over 2 trillion barrels of shale.

The technology has been developed now where, in my State, the companies that have been working on it—primarily Shell—have indicated they have come up with a pretty high-quality jet fuel. It needs some additional refining, with sulfur and nitrogen. This particular amendment begins to address that.

In addition, we suspend the filling of the Petroleum Reserve. Right now, I am told there are about 70,000 barrels of oil being put in that Reserve on a daily basis. That will reduce the consumption of the petroleum products we have.

Also, it repeals permitting and drilling fees that have acted as a disincentive for oil companies and gas producers when this particular provision was passed in the 2008 Omnibus appropriations bill. Also, it encourages coal-to-liquid fuels and also talks about increasing our refinery capacity.

Right now, with all the various blends of fuel—some States have mandated 15 percent, in some cases as high as 20 percent—each time you have a different blend requirement mandated by a State, you have one refinery that gets dedicated to that particular blend. So we have a number of different States that are driving different blends of fuel. Then you have a different requirement for diesel fuel. What you do is you create a shortage of refiners. It kind of funnels down, and then, even if you increase production, you don't have the refineries available to kick out the particular blends we need to meet demands.

We need to do a lot in advancing our battery technology. Where you have intermittent renewable energy sources such as wind and solar, the Sun doesn't shine all the time, the wind doesn't blow all the time. We need to have a good battery technology that will carry and supply energy at the times we don't have the adequate supply of wind and solar to carry on the demands on that particular system.

We need to work more on biofuels. I am very excited. We put in incentives in this particular amendment to address that. I am excited; in Colorado, we have a biodiesel plant that takes the oil and grease and fats from res-

taurants, puts it together, and comes out with a biodiesel. It is a self-sustaining plant; they use the diesel they generate back into the plant to run their own electricity. It could be independent of the power lines, could be a stand-alone facility. It also helps us get rid of a byproduct out there that is a problem for our county dumps and whatnot. The exciting thing about this particular technology is it is to the point where they do not have to have government subsidies, which I think is a huge jump.

I mentioned the oil shale moratorium, removing that, which was in the fiscal year 2008 omnibus bill.

It also provides some reasonable approaches to the regulatory process so we can increase production on an emergency basis because we are facing an emergency situation in this country with the high prices we are facing here in America—and all over the world, as a matter of fact.

We all know the Senate has limited time left this year to debate important legislation. It is becoming more apparent and more clear to me that the Democratic leadership is staunchly opposed to doing anything that would alleviate the seemingly endless upward pressure on energy prices. That is why I am so excited about the fact that the minority leader has introduced this amendment.

Given their unyielding desire to increase taxes on much of the energy industry, I can only assume that the Democrats in Congress believe that steadily increasing energy prices provides political fodder upon which they can capitalize. Democrats in both Chambers appear beholden to the environmentalist agenda, a radical agenda that wholly disregards America's economy. Oblivious to prices at the pump and indifferent to from whom we import our oil, far-left environmentalists and their cohorts in Congress are failing their duty to the American public. The Congress has stymied efforts to produce trillions of cubic feet of natural gas, trillions of barrels of oil, and prevented the construction of new refineries, new powerplants, and hydroelectric facilities. This is bad policy.

America's economy may be struggling, but despite hard times, American businesses and consumers still demand energy. In oil alone, we consume over 20 million barrels a day. Since we only produce over 8 million barrels a day, the gap must be made up by purchasing oil from hostile and undemocratic nations such as Venezuela, Saudi Arabia, and Nigeria to meet our energy needs. We spend over half a trillion dollars each year importing foreign oil and it is far past time to rectify this unhealthy dependency.

The global price for petroleum reaches new highs every day and petroleum-related import have caused our trade deficit to increase by billions of dollar. According to a study by the Congressional Research Service in 2005 and 2006 alone, our trade deficit rose by

\$120 billion. As oil prices continue to rise and domestic energy production is further obstructed, America's trade balance will only fall deeper into the red.

As a senator from energy rich Colorado, I am on the front lines of the battle to increase our domestic energy production.

The Democrats continue to delay efforts to tap into a natural gas reserve below the Naval Oil Shale Reserve—often referred to as the Roan Plateau—that contains approximately 8.9 trillion cubic feet. We need this clean source of energy now.

Moreover, below the vast lands of Colorado, Utah and Wyoming lies roughly 1.5 trillion barrels of potentially recoverable oil. This amount dwarfs the reserves of Arabia and other petro-rich nations and new technologies that are continually emerging would allow us to responsibly extract this oil to help meet our demands. The benefits to Colorado and the American economy would be tremendous.

Something else that I don't believe we're talking enough about is the economics of this. Colorado, just like every other state is trying to find a way to pay for the many responsibilities and priorities set by the state legislature. Taxpayers are tapped out and there are still shortfalls. I would think that an infusion from a steady income source would be welcome. The BLM estimate that Federal royalties from production of natural gas within the Naval Oil Shale Reserve would be \$857 million to \$1.13 billion over the next 20 years.

Because these royalties are split with the state we are talking about—probably conservatively—\$400 to \$500 million going to Colorado. I think our school districts benefits from that kind of money.

I think that local police forces, fire departments, hospitals, roads and other state and community services benefit from that kind of money. I think the taxpayer benefits from that kind of money.

All of us here also know that national environmentalist groups have succeeded in pressuring members of Congress to mandate a lock down of what could be an immense treasure chest of oil in the Arctic National Wildlife Refuge. Not only have these groups subverted the widespread local support of Alaskans by prohibiting the potential extraction of oil, environmentalists stubbornly resist even moving forward with comprehensive testing that could result in the environmentally responsible development of parts of the ANWR.

There could be 5 to 15 billion barrels of recoverable oil there. There could also be much more, or much less. The point is we do not know because extremist environmentalists have convinced their friends in the House and the Senate to prevent us from finding that out. It makes one wonder what they are afraid we might find.

Moving to another part of the country, in April, the U.S. Geological Survey announced that 3 to 4 billion barrels of technically recoverable oil exists below North Dakota and Montana's Bakken Formation. This is 25 times more than what was estimated to exist in 1995.

These numbers are staggering and there are other examples where our aversion to responsible development defies common sense. Of course, we must continue our dedicated efforts to explore alternative sources of energy to meet our demand.

We have long advocated for a more diversified energy portfolio. But I do believe it is possible to develop sections of the Arctic National Wildlife Refuge, extract natural gas from the Rocky Mountains west and harvest resources in economically feasible ways that also protect our natural wonders.

We should not take increased production of any domestic energy source off the table. The longer we completely deny access to domestic supply, the more we exacerbate our current energy shortages. Possibly most concerning to me is the fact that the less we are able to produce our own energy sources, the more we will rely on foreign and possibly hostile sources for it.

We cannot solve the problem of soaring gas prices facing Americans today with any one solution, but we certainly should not allow the relentless push or environmentalists' narrow agenda to make this crisis even worse.

Mr. President, I ask unanimous consent for an additional 2 minutes to wrap up my comments.

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

Mr. ALLARD. Yesterday the national average for a gallon of gasoline was \$3.62. What will the average gallon of gasoline in America have to cost for the leadership in Congress to step up to the plate with a comprehensive solution for consumers?

It is time for Congressional leaders to be a part of the solution and not the problem. It is time to put every idea on the table and responsibly develop some of the vast energy resources we have right here at home. It is time for common sense to prevail.

I yield the floor.

The PRESIDING OFFICER. The Senator from Connecticut.

Mr. DODD. Mr. President, we are about to go into recess here for the weekly lunches. I say to my colleague from Mississippi, Senator WICKER, and those who are interested in the addition of wind coverage in this flood insurance bill, I am not sure of the fate of this bill now in light of some of the motions that have been filed on a bill where I hoped we could deal straightforwardly with flood insurance issues. So it may all have come to naught, anyway, in all of this, which I regret deeply. But putting aside that possibility, I want to respond briefly on the wind request. I am very sympathetic to this request. It is a very le-

gitimate issue to be raised about the damage that wind does. There was some \$17 billion in claims on flood, of course; in fact, more than that. We are in arrears in that amount. We have no idea what the cost of this program would be with wind, if we add wind.

That is my problem with agreeing to the amendment of Senator WICKER and others. All of us who live in coastal States are fully aware of the kind of damage wind can produce. But in candor to my colleagues, if they turn to me and say to me: "How much does this cost?" I cannot answer. I am stymied in a sense to respond to the question. The estimates run high and low. What I am committed to doing—and I want my colleague from Mississippi and others to know this—we have a commission we have adopted in this legislation specifically for the purpose to getting at the bottom of this so we can develop a program that clearly would cover those kinds of circumstances.

There will be more debate and discussion. But I say to him, in candor, I am sympathetic. He makes a point I have made and others have made over the years, to those of us who live within 100 miles, as so much of the country does, of our coastal regions.

I have listened to GENE TAYLOR, a Congressman from Mississippi. He has come to my office and laid this out for me in detail. Senator SCHUMER of New York has talked about it, as well as Senator MARTINEZ has talked about it, the damage done in their respective constituencies as a result of wind damage.

The simple problem I have, if one of my colleagues turns to me and says: Can you tell me what this will cost under the program? I cannot answer the question. We are right now trying to, of course, excuse the \$17 billion worth of debt that FEMA owes. That is part of the premium costs people are paying in. We need to get a program in place, because on June 1 hurricane season starts. In the absence of any program at all, this entire expense can fall in the taxpayers' laps.

We are all painfully aware of how damaging Mother Nature can be. The headlines of every newspaper in the country today are of course about the devastation in Myanmar where thousands have lost their lives. I presume with 120-mile-an-hour winds that ripped through these communities, it was not only flood damage that caused the tremendous destruction.

This can happen. It is happening all over the globe these days. So we need to address this. But in terms of this bill and trying get this piece done, it poses a significant burden for me as the chairman of this committee. This bill passed out of our committee unanimously and not without expressions being made by Senators SCHUMER and MARTINEZ about the wind issue.

Again, I am sensitive to their concerns. The flood program covers 5.5 million homes and businesses, and the

wind program would substantially increase the number of policies provided by the Federal Government, taxing the administration of the program and putting taxpayers on the hook for greater losses, without any question.

In 2005, the hurricanes resulted in \$17 billion in flood claims, an amount that completely overwhelmed the flood program. We collect \$2.5 billion in premiums each year. About \$1 billion of that is administrative costs. So when you are down to a fraction, you get \$17 billion in claims on flood, how much would you have to raise those premiums to include the potential wind, where wind damage was five times that of flood in 2005, in those hurricanes that ripped through?

Again, I do not know the answer to those questions in terms of cost and what it would be. But it could literally price the program out of the possibility of people affording it. And what makes the program work is that people pay into it here that allows us to deal with these kinds of catastrophes without going to the Federal Treasury to pay for them. So an expansion of this size could literally overwhelm this program, the flood insurance that is at a significant risk of sinking under the weight of wind. Flood insurance is already in a precarious position. I want to make sure anything we do here will work to stabilize that program.

I am committed to finding a solution. In fact, had it not been for the housing crisis I have been literally spending 98 percent of my time on—and the Presiding Officer is a member of our committee—we are consumed with this issue of how we deal with foreclosures, which is also a problem, I might add, in some of the very States we are talking about that are facing these problems coming to hurricane season.

We would have spent a substantial amount of our time on these related issues, the catastrophic issues our colleagues from Florida talk about, my good friend, BILL NELSON, raises all the time that the people of Florida care deeply about. We will get to that. The problem is that the window is closing on our time to do things. This program expires in September, the flood insurance program—there is no program. So we have a limited window to get this right.

I deeply regret that people have come over offering cloture motions. The energy issue is huge. But when you end up messing up a piece of legislation such as this, despite my offers to everyone to have up-or-down votes on related amendments, to wind and flood and these problems here, it does not help.

An awful lot of people are going to get hurt. An awful lot of costs are going to go up. A lot of damage is going to be done because we cannot spend 24 hours around here doing one thing, and that is deal with flood insurance.