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Senate

(Legislative day of Thursday, June 19, 2008)

The Senate met at 9:30 a.m., on the expiration of the recess, and was called to order by the Honorable SHELDON WHITEHOUSE, a Senator from the State of Rhode Island.

PRAYER

The Chaplain, Dr. Barry C. Black, offered the following prayer:

Let us pray.
O Lord of the storm and the calm, the troubled sea and the quiet brook, give the Members of this body strength for today. Help them as they find common ground and adapt themselves to the surprises each day can bring. Remind them that life is often difficult and that they need You in every season. Save them from being so preoccupied with difficulties that they cannot see all the opportunities about them. Help them not to run ahead of You or to lag behind. Instead, may they walk with You at Your pace, in Your timing, and toward Your goals. Lord, lift them above pettiness so that they will accomplish the tasks that need to be done.

We pray in Your strong Name. Amen.

PLEDGE OF ALLEGIANCE

The Honorable SHELDON WHITEHOUSE led the Pledge of Allegiance, as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

APPOINTMENT OF ACTING PRESIDENT PRO TEMPORE

The PRESIDING OFFICER. The clerk will please read a communication to the Senate from the President pro tempore (Mr. BYRD).

The legislative clerk read the following letter:

U.S. SENATE,
PRESIDENT PRO TEMPORE,
Washington, DC, June 20, 2008.

To the Senate:

Under the provisions of rule I, paragraph 3, of the Standing Rules of the Senate, I hereby

appoint the Honorable SHELDON WHITEHOUSE, a Senator from the State of Rhode Island, to perform the duties of the Chair.

ROBERT C. BYRD,
President pro tempore.

Mr. WHITEHOUSE thereupon assumed the chair as Acting President pro tempore.

RECOGNITION OF THE MAJORITY LEADER

The ACTING PRESIDENT pro tempore. The majority leader is recognized.

HOUSING CRISIS

Mr. REID. Mr. President, what is the business now?

The ACTING PRESIDENT pro tempore. Under the previous order, the Senate will resume consideration of the House message to accompany H.R. 3221.

Mr. REID. Mr. President, we are in the splendor of this beautiful Senate Chamber. We have all had a good night's rest. But around America today, there are people in the West who are just awakening and people in the East have been awake for a while. But a lot of those people have had bad nights; they are in danger of losing their homes. They don't know what to do. They realize other homes have gone to foreclosure and the neighborhood is going down. They can see it, and it has put a pall over the economic viability of our country. That is what this legislation is all about.

Those people will benefit from what was done in the Senate yesterday, and we will, I believe, sometime early next week, pass this bill. It is going to be a tremendous help to those people around America who are suffering as a result of this housing crisis, and they are suffering.

Sometimes we don't recognize what we need to do and what we have done. I feel it is extremely important to

spread on the record—I have tried to do this the last few days—that the work done by the chairman of the committee, Senator DODD, the ranking member, Senator SHELBY, is exemplary work, bipartisan work. Recognizing the slim majority we Democrats have in the Senate, 51 to 49, anything we do is going to be close, people are going to have to give up some of their ideas as to a perfect world and recognize that sometimes we have to compromise. That is what legislation is all about.

I admire and appreciate the work that was done by the entire Senate yesterday.

AMERICAN HOUSING RESCUE AND FORECLOSURE PREVENTION ACT OF 2008—Resumed

The ACTING PRESIDENT pro tempore. The clerk will report the House message to accompany H.R. 3221.

The legislative clerk read as follows:

A message from the House of Representatives to accompany H.R. 3221, an act to provide needed housing reform and for other purposes.

Pending:

Reid (for Dodd-Shelby) amendment No. 4983 (to the House amendment striking section 1 through title V and inserting certain language to the Senate amendment to the bill), of a perfecting nature.

Bond amendment No. 4987 (to amendment No. 4983), to enhance mortgage loan disclosure requirements with additional safeguards for adjustable rate mortgages with an initial fixed rate and loans that contain prepayment penalty.

Dole amendment No. 4984 (to amendment No. 4983), to improve the regulation of appraisal standards.

Sununu amendment No. 4999 (to amendment No. 4983), to amend the United States Housing Act of 1937 to exempt qualified public housing agencies from the requirement of

• This "bullet" symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor.



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preparing an annual public housing agency plan.

Kohl amendment No. 4988 (to amendment No. 4983), to protect the property and security of homeowners who are subject to foreclosure proceedings.

CLOTURE MOTION

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

The ACTING PRESIDENT pro tempore. The cloture motion having been presented under rule XXII, the Chair directs the clerk to read the motion.

The legislative clerk read as follows:

CLOTURE MOTION

We, the undersigned Senators, in accordance with the provisions of rule XXII of the Standing Rules of the Senate, hereby move to bring to a close debate on the motion to concur in the amendment of the House, striking section 1 and all that follows through the end of title V, and inserting certain language to the amendment of the Senate to H.R. 3221, the Foreclosure Prevention Act, with amendment No. 4983.

Harry Reid, Christopher J. Dodd, Daniel K. Inouye, Jeff Bingaman, Max Baucus, Patty Murray, Mark L. Pryor, Barbara Boxer, Benjamin L. Cardin, Sherrod Brown, Jon Tester, Bill Nelson, Bernard Sanders, Maria Cantwell, Tom Harkin, Frank R. Lautenberg, Charles E. Schumer.

Mr. REID. Mr. President, I ask unanimous consent that the vote occur 1 hour after use of leader time on Tuesday, June 24, the mandatory quorum be waived, and that occur no later than 11 a.m. on that day.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

Mr. REID. Mr. President, I am sorry. I have to revise my request. I thought we were reconvening at 9:30 a.m. We are not coming in until 10. I will restate the request.

I ask unanimous consent that the vote occur 1 hour after the use of any leader time on Tuesday, June 24, with the mandatory quorum being waived.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

RECOGNITION OF THE MINORITY LEADER

The ACTING PRESIDENT pro tempore. The Republican leader.

HIGH GASOLINE PRICES

Mr. McCONNELL. Mr. President, there is no doubt that the subprime mortgage crisis is a timely and important issue, and it is a worthy topic for the Senate to have taken up. There is also little doubt that the single most important issue facing Americans at the moment is the high price of gasoline at the pump.

Indeed, it would be difficult to find a single American who has escaped the painful effects of the recent record spike in gas prices and who is not eager for Congress to do something about it. That is why I was so concerned to hear the Democratic nominee for President say last week he was not as concerned about high gas prices as he was about the fact that they rose so quickly. He would have preferred a "gradual adjustment," as he put it, to the sudden shock we all got.

More concerning, not a single Democrat in the Senate has come forward to distance himself or herself publicly from his words.

The message of the junior Senator from Illinois was clear: High gas prices don't concern him as much as they concern most people. By allowing his comments to stand, congressional Democrats are being equally clear they agree with him.

The fact is, on the issue of lowering gas prices, congressional Democrats have had very little to say. There is a commonsense response and that is to increase supply at home in a limited, environmentally responsible way.

America floats on top of an ocean of untapped oil reserves three times the size of Saudi Arabia's. As an immediate response to high gas prices, common sense dictates we should be moving immediately to increase our own massive domestic supplies and add American jobs in the process. In the short term, there is only one answer to high gas prices, and that is more American energy now.

Looking ahead, there is no doubt something needs to be done about demand. But while congressional Republicans have a solution to the problem, our friends on the other side have shown a stubborn unwillingness over the years to do much at all about increasing domestic supply, and the result of yesterday's inaction is the strain American families are feeling today in the form of record-high gas prices.

By failing to address supply, even with gas prices at \$4 a gallon, congressional Democrats are telling the American people \$4-a-gallon gasoline is acceptable, that they should get used to it. Kentuckians are not interested in getting used to \$4-a-gallon gas and neither am I.

Congress has the power to do something about high gas prices, and we should. Americans are looking to Washington for action. What they are getting instead from Democrats in Congress is a lecture on "gradual adjustments." Americans do not need a lecture; they need relief.

While Americans grow increasingly frustrated with gas prices, Democrats in the House of Representatives are showing where their priorities lie. Among other legislative business this week, they scheduled a vote on whether to ban the interstate sale of monkey keys. House Democrats also recently took up resolutions commemorating National Plumbing Industry Week and the International Year of Sanitation. These resolutions are important, no doubt, to some. Yet none of them will do anything to lower gas prices.

Americans frustrated about high gas prices are wondering why Democrats in Congress are talking about monkey trade, and I don't blame them. It is time Democrats took the issue of high gas prices as seriously as the American people do. It is time Democrats in Congress join with the Republicans and get

serious about lowering \$4-a-gallon gas and lessening our reliance on Middle Eastern oil.

UNANIMOUS-CONSENT REQUEST—FEDERAL ELECTION COMMISSION NOMINEES

Mr. President, I have indicated to my good friend, the majority leader, it was my intention to ask consent that we go ahead and confirm the FEC nominees. This agency has been essentially dysfunctional for most of the year because of disputes over the membership. I have given him notice that I would like to do that. I did not wish to surprise him.

Therefore, I ask unanimous consent that today, at a time to be determined by the two leaders, the Senate proceed to executive session under the following order: that the Senate begin consideration, en bloc, of the following Federal Election Commission nominations: Calendar No. 306, Steven T. Walther; Calendar No. 624, Cynthia L. Bauerly; Calendar No. 625, Caroline C. Hunter; Calendar No. 626, Donald F. McGahn; and the nomination of Matthew S. Petersen, PN1765, which is to be discharged from the Rules Committee; provided further, that there be 1 hour of total debate on the nominations, en bloc, with the time divided equally between the chairman and the ranking member of the Rules Committee. I further ask unanimous consent that at the expiration or yielding back of time, the nominations be confirmed, en bloc, the motions to reconsider be laid upon the table, the President be immediately notified of the Senate's action, and, finally, the Senate return to legislative session.

The ACTING PRESIDENT pro tempore. Is there objection?

Mr. REID. Mr. President, reserving the right to object, we are very close to being able to accept this. I think the consent agreement is appropriate. I think the times laid out are what we need. But I have a Senator who still has one more conversation with one of the nominees. He has been diligent. He has met with almost every one of them. He has one more. That person is in Europe now, and he has agreed to do that by telephone. So, in the next couple days, he will do that.

I have every belief that very early next week we should be able to complete these nominations. A number of these people have been very patient. They have been hanging on, basically living off their savings or their wife's work, whatever the case might be, but they have not been working because, as the Republican leader said, it has been nonfunctional, they have been out of work.

I think we can get this done very quickly. It is very important. It is important for Democrats and Republicans. We need a body there that questions can be submitted to, especially in the midst of this Presidential election and all the other elections going on around the country.

Based on what I have said, Mr. President, I object.

The ACTING PRESIDENT pro tempore. Objection is heard.

The Republican leader.

Mr. MCCONNELL. Mr. President, I am pleased to hear the majority leader shares my concern that we do not have a fully functioning Federal Election Commission. In fact, yesterday, the Democratic nominee for President called the system broken. Today is another example of the broken system.

This battle has been going on for more than 2 years, believe it or not, starting with the recess appointment of very well-qualified and well-respected experts in this field. The three recess appointments expired at the first of this year, and two nominees have ultimately withdrawn, citing the need for gainful employment, both well qualified, but one, having been unfairly and falsely maligned, ended up withdrawing.

So here we are today, after an April 29 commitment by the majority, that a review of new nominees would be simple and a commitment to speedy review. I know that is what the majority leader hoped to accomplish but, in fact, here we are still.

Let me be perfectly clear, we have gone out of our way, willing to confirm nominees who many on our side believe are completely misguided on the matter they would be regulating. But in the interest of obtaining a fully functioning FEC, it has always been my belief that the Democrats pick their nominees and we pick ours. I can't recall ever having made a Democratic nominee for the Federal Election Commission "controversial," but that seems not to be the case when Republicans pick nominees. They are frequently demonized and declared unqualified.

Nevertheless, we are where we are, and hopefully we can get this done as rapidly as possible. There always seems to be a snag, and the snags always seem to be on the other side. I know this is something the majority leader is not happy about. He has just indicated he wants to move forward, and it is my hope we can get this done as rapidly as possible.

Mr. President, I ask unanimous consent to have printed in the RECORD an article citing the Democratic National Committee's intent to file yet another frivolous lawsuit next Tuesday—one that was dismissed once before—against the FEC, citing their failure to act on a matter related to Senator MCCAIN.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

(See exhibit 1.)

Mr. MCCONNELL. Mr. President, the only way the DNC can maintain this suit is if there is a nonfunctioning FEC. Thus, in order for the DNC's already failed lawsuit to go forward, this package must be objected to, and they have done just that.

I hope this continued delay of getting a fully constituted FEC is not related

to the fact that the DNC is trying to, we think, file a lawsuit on Monday. Those are the kinds of shenanigans which I don't think we ought to export from the campaign to the Senate. In the Senate, it strikes me we have an obligation to get this Federal Election Commission reconstituted and functioning, not to try to give one party's national committee or another some kind of advantage in a pending lawsuit.

So I am encouraged by the majority leader's desire to get these nominations completed. I know we are not having votes Monday, but we are in Monday. It strikes me that Monday would be a very good time to get these nominees confirmed, if, in fact, we can't do it later today if the snag the majority leader indicated could be cleared up. I know, because he has just said, he shares my view that we ought to get this job done, and I think the best time to do it would be today. The second best time to do it would be shortly after we convene on Monday.

EXHIBIT 1

DNC TO AGAIN FILE SUIT ON MCCAIN'S MATCHING FUNDS

(By Jonathan Martin) June 17, 2008

The DNC will today announce that they intend to file a lawsuit next week in U.S. District Court to spur an FEC inquiry over whether John McCain illegally withdrew from the federal financing system.

The committee first issued a complaint to the FEC in February, but in April a federal judge ruled that, even though the FEC lacked a quorum, they still could convene before the end of the 120 days they're given to examine complaints.

Now, with those 120 days expiring on June 24th, the DNC is acting again in hopes a judge will compel the FEC to act on their complaint, as is allowed by law.

At issue is whether McCain locked himself into spending limits in the primary by putting up anticipated matching funds as collateral for the loan that helped keep his underfunded campaign alive at the end of 2007.

Democrats hope to puncture a hole in McCain's good government image by pressing the issue while Republicans dismiss it as totally groundless.

First, though, the FEC needs to have sufficient members to form a quorum. With one nominee having withdrawn from consideration last month, the Senate appears to be finally ready to confirm additional commissioners in the next few weeks.

HONORING OUR ARMED FORCES

LANCE CORPORAL JUSTIN D. SIMS

Mr. MCCONNELL. Mr. President, I rise to pay tribute to a young man from my home, the Commonwealth of Kentucky, who gave his life in the performance of his duty as a U.S. marine. On April 15, 2006, an improvised explosive device detonated under LCpl Justin Sims's humvee as he patrolled Al Anbar Province in Iraq. The Covington, KY, native was 22 years old.

For his valor in uniform, Lance Corporal Sims received several awards, medals, and decorations, including the Sea Service Deployment Ribbon, the National Defense Service Medal, and the Purple Heart.

At a young age, Lance Corporal Sims had found what many Americans twice his age are still searching for: his life's

calling. Justin's family members agree that even as a child, he aspired to serve his country in uniform.

His mother Alma Sims commented that:

On 9/11, he was a junior in high school. He said, "I'd go now if they would take me." You would think he was bred to be a Marine. From 4 and 5 years old, his favorite movie was *Tour of Duty*. The Marines was all he talked about.

Perhaps Justin was influenced by his grandfather Coleman Luster, an Army veteran. Justin admired his grandfather's service, if not necessarily how he chose to serve.

Alma remembers:

Papaw and Justin would joke around. Justin would say, "Army was the best thing back then, but the Marines rule now." Justin looked up to Papaw. They were real close. My dad would always tease me, "You did great raising your boy. Let's see how these girls go."

These girls were Justin's four sisters, all younger than he was. Justin was a kind and caring older brother, and with Alma being a single parent, he made sure to spend a lot of time with his sisters to make things easier for his mother.

Alma said:

He would take my four girls to school each day whenever I had to go to work early. I told him, "You don't need to do that because I have a sitter." But he insisted on taking care of them. You would think that him being 11 years older, he wouldn't want anything to do with them. It was just the opposite. If there was snow on the ground, he would take all the girls out sledding. There was no hill too large for him.

Justin started ROTC in the eighth grade and participated at Holmes High School. He was a marksman with State honors for his ROTC rifle unit and participated in sharpshooting competitions all over the country. Neighbors recall seeing young Justin practicing how to twirl his rifle in front of his house. Once he tried to teach one of his sisters, then only 8 years old, how to twirl the rifle. She ended up with a big dent on her forehead.

Alma says:

We still laugh about that today because they told me she had fallen.

Justin graduated from Holmes High School in 2003 and later that year enlisted in the U.S. Marine Corps. He was eventually assigned to the 3rd Battalion, 8th Marine Regiment, 2nd Marine Division, II Marine Expeditionary Force, based out of Camp Lejeune, NC.

Before he left, however, while still in his senior year at Holmes, Justin worked after school at a restaurant.

There, he met a young woman named Leah, who only worked at the same restaurant for a week but kept hanging around to see her friends.

Alma recalls:

He started flirting with her, then told her he was going to ask her out.

Justin Sims and Leah Matt-Sims were married on December 26, 2004, after changing the date a few times because of Justin's uncertain deployment schedule. The happy couple found time

to honeymoon in Kentucky before Justin returned to Camp Lejeune.

Alma recalls:

When he came back from his first tour, I said, "How many people do you know can say, 'I have protected the United States?'" He would say, "And I do it with pride." He considered it an honor to be a Marine and to serve his country.

As a marine, Justin would periodically return to Holmes High School and speak to students in the ROTC Program. He deployed for his second tour of duty, this time in support of Operation Iraqi Freedom, in March 2006.

Alma said:

I told him before he left for his last tour, "I have a bad feeling." He said, "If something would happen to one of my brothers, I would never forgive myself. It would drive me crazy for the rest of my life."

At a memorial service for Justin held at Holmes High School in Covington, the mayor announced that on that July 4th, the city would dedicate the Justin Sims Memorial Park. It is the same park where Alma and her daughters would go every Sunday and write letters to Justin when he was at boot camp.

Our prayers are for the Sims family today after the loss of this dedicated marine. We are thinking of his wife Leah; his mother Alma; his father Beechie; his stepmother, Linda Gregory; his sisters Tia Bryars, Briana Bryars, Tiffani Sims, and Maliesha Jones; his grandmother, Mae Luster; and many other beloved family members and friends. Justin was predeceased by his grandfather, Coleman Luster.

Mr. President, Justin's mother Alma tells us:

I miss talking to him every day, but I believe God has a bigger job for him in heaven.

Those who knew Justin, whether as an ambitious boy in Covington or a dedicated warrior in Iraq, would surely agree. I want the Sims family to also know that this Senate celebrates the life of LCpl Justin D. Sims, and we honor his sacrifice on behalf of our Nation.

Mr. President, I yield the floor.

The ACTING PRESIDENT pro tempore. The majority leader.

Mr. REID. Mr. President, I wish to respond to a couple of issues.

First, on the Federal Election Commission, I wish to underscore that we would have a functioning Federal Election Commission today if the Republicans had accepted our offer before Memorial Day. What was that offer? There was one that was held over, but we agreed to confirm the four FEC nominations before Memorial Day. The Republicans objected because they weren't ready with their new nominee. We offered assurance that the new nominee would be taken care of very quickly, and we have followed through on that. They rejected our offer. They wanted to wait until the new nominee came. We waited. Nevertheless, when the new nominee came, we waived a

hearing on a markup. And the reason we did that is that it was what we said we would do, even though they turned down a functioning Federal Election Commission—the Republicans. We said: OK, if that is what you want, a full FEC rather than those five, that is fine. We will go along with that. Now we have a Senator, Mr. President—which I think is very appropriate—wanting to talk to those nominees, and he has done that. There is one to go. That person is in Europe, and he will do that just as quickly as he can.

Again, I underscore the fact that we would have a fully functioning Federal Election Commission today if the Republicans had accepted our offer before Memorial Day. But we are where we are. We can do a lot of finger-pointing, but we are where we are.

We believe in the Federal Election Commission. I wish it were more powerful than it is. I wish it could do more than it does. But certainly we should do everything we can to give them the tools they need to function, and one of the things they need to function is members for the Federal Election Commission. Right now, there aren't any.

As I said, we will work very hard. I have talked to the Senator this morning to make sure that is the only problem he had, and he has said that is the only problem he has. With the time difference, it has been somewhat difficult to set up the phone call within the last 24 hours, but that will be done.

So, Mr. President, the Federal Election Commission will be taken care of within a matter of days, but the fact that it is not functioning now is not our fault.

Let me just say a couple of things about the comments regarding Senator OBAMA by my friend, the Republican leader.

It seems there is a lot of effort being made to divert the focus from the issues at hand. The issue at hand is that we offered on this floor a bill that would do something about gas prices. We have focused on the subsidies to big oil. And the subsidies are huge, costing the American people billions of dollars. We have focused on the fact that there is a bipartisan move in this body to do something about OPEC. That focus was brought by Senator KOHL of Wisconsin and Senator SPECTER of Pennsylvania. They believe very strongly that OPEC should be subject to the antitrust laws of this country. That is part of our legislation. We also said there should be a windfall profits tax, and we believe there should be something done with the speculation that is taking place. So we offered legislation to that effect, and the Republicans turned down even being able to debate that legislation.

In addition, we have now pending an issue that is extremely important. I think it is in the top one, two, or three issues facing America today; that is, renewable energy. Renewable energy. We have offered a reasonable piece of legislation to give a 6-year tax credit to solar—and there are other issues in

that legislation—that will radically change how we gather our energy. We are told that there are hundreds of thousands—not thousands or tens of thousands but hundreds of thousands—of jobs waiting to be funded. If this bill passed, that would take place forthwith. Would all 100,000 go to work today? No. But thousands of them would go to work within a matter of a month or two, and it would keep building.

We have before this body, as part of the record, about 400 companies that have signed on to our legislation. Virtually all the Fortune 500 companies—Fortune 400, whatever it is—have signed on to this and say this is the way to go.

What is the holdup of our legislation? It is the Republicans. What is the holdup, Mr. President? They have become addicted to red ink. It is as if they are addicted to one of the illegal drugs, but this is red ink. They are addicted to it.

When President Bush took office, the price of gasoline was \$1.46 a gallon. Now, in Las Vegas, it is \$4.47 a gallon. The average around the country is approaching \$4.10 a gallon.

The problem with our legislation, according to the Republicans, is that we want to pay for it. Oh, gee whiz. You mean we don't want to borrow more money to do something? No, we want to pay for it.

When President Bush took office, not only was the price of gasoline at \$1.46 a gallon, but there was a surplus over the next 10 years of about \$7 trillion. We are now approaching \$10 trillion in debt this country owes.

The so-called pay-fors for renewables on these tax extenders are—for example, we all know the abuses, what these companies have done offshore. There is one little island over there where there are 50,000 companies that are cheating the Federal Government, in my opinion. What we have done is said, OK, the hedge fund operators should not be able to use that as a way to hide their money and not pay taxes. Listen to this: The hedge fund operators agree. They say it is unfair: We agree with what the Democrats are trying to do, to pay for these renewables.

We have tried and will continue to try to focus attention on the fact that we have long-term needs and short-term needs because energy is a problem.

Let's talk about offshore. I was fortunate last night—I got home before 9 o'clock. As I was eating my little bowl of soup before going to bed, there was a wonderful program on television about offshore drilling. They had a map. On that map they showed all the places people and companies can drill right now, some 58 million acres. That is a lot of acres, 58 million acres. But they are not drilling there. They have made a decision not to drill. Not because there is no oil there, they have made a business judgment not to drill.

I would say this about the offshore: Our great country is so fortunate to

have all the natural resources that we do have, but one of the natural resources we do not have is oil. Counting ANWR and all the offshore potential, we have about 3 percent of the oil reserves in the world; 97 percent of the oil is someplace else. We cannot produce our way out of our problems. Can we do a better job of producing? Yes, I believe we can. We can get more out of that percentage.

Let's talk about offshore a little more. The President of the United States came out 2 days ago saying: I want Congress to do something about offshore drilling. Listen to that. With the sign of a pen he can do something about it himself. President Clinton, with an Executive order, took certain areas offshore so that we couldn't drill there. President Clinton did that. President Bush has the ability himself to change that with a signature. But he didn't do that, did he? No, because he worried about Jeb Bush, his brother, who is totally against offshore drilling. Why wouldn't he do this himself? Why would he pass the buck to us?

I realize Congress controls the ability to take care of a lot of the offshore stuff, as we did last year, allowing drilling on the gulf coast, offshore. We expanded that because we thought it was the right thing to do. President Bush and Republicans need not lecture us on energy. They are the ones who got us into the problem we have now.

I close by saying that JOHN McCAIN is a person who is an expert on offshore drilling. Why? Because he has taken both positions. He said, until 2 days ago, we should not be able to drill offshore, and he switched his position—the ultimate flip-flop. The next thing I am waiting for him to do is—right now, the election in Alaska is tied between McCAIN and OBAMA. One of the big reasons is JOHN McCAIN is opposed to drilling in ANWR. I guess the people of Alaska expect Democrats to be opposed to it, but they don't expect Republicans to be opposed to it, and McCAIN has been for a long time. Is he going to do one of his flip-flops on ANWR? Don't be surprised.

JOHN McCAIN doesn't have the temperament to be President. He is wrong on the war, and he is wrong on the economy.

The ACTING PRESIDENT pro tempore. The Senator from Georgia is recognized.

Mr. CHAMBLISS. Mr. President, I would inquire as to what is the current business before the Senate?

The ACTING PRESIDENT pro tempore. The motion to concur in the House amendment is the current business.

Mr. CHAMBLISS. Mr. President, I ask unanimous consent to temporarily set aside the pending amendment so that I may call up amendment No. 5008, which is filed at the desk.

The ACTING PRESIDENT pro tempore. Is there objection?

Mr. DODD. Mr. President, reserving the right to object, and I will object, I

want to explain to my colleagues who may come over, who are desirous of bringing up amendments also, Senator SANDERS has expressed a strong desire to have an amendment considered regarding LIHEAP, the Low-Income Home Energy Assistance Program. There is some difficulty with that. Obviously, there is some objection on the other side to that coming up.

Out of respect to Senator SANDERS, who could not be here this morning, I object to any effort to set aside the pending amendments before that matter is resolved.

I say that respectfully to the Senator from Georgia, as well as others who may come here to do exactly that. We will be moving forward on legislation. Today we will entertain debate and discussion on this bill but will be constrained from going forward in the absence of a larger agreement that would allow Senator SANDERS to bring up his amendment. So I object.

The ACTING PRESIDENT pro tempore. Objection is heard.

Mr. CHAMBLISS. Mr. President, if I might respond quickly, it is unfortunate we are in this situation. I commend the chairman, as well as the ranking member, for coming up with a pretty good piece of legislation to address a critical issue. It is unfortunate because we are not allowed to move ahead with amendments, that we are stuck in this quagmire.

I know it is not the desire of the chairman to do anything other than move forward with amendments, amendments that are germane to the particular bill. Unfortunately, the amendment of the Senator is not germane to the pending business before the Senate. My amendment is. I think there are others who have amendments they want to bring up.

I know it is not the fault of the chairman we are not allowed to move forward, but I certainly hope that by the time we get back next week we can do so and take up amendments that are critically important to the issue at hand and that we can remove those amendments that are not germane because it is a very critical piece of legislation.

It is a good bill, and my amendment is a good amendment. I hope we are able to address it shortly.

The PRESIDING OFFICER (Ms. KLOBUCHAR). The Senator from Pennsylvania is recognized.

Mr. CASEY. Madam President, I wish to speak as in morning business. I ask consent to do that.

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

WORLD REFUGEE DAY

Mr. CASEY. Madam President, I rise today to recognize June 20 as World Refugee Day, a day designated by the United Nations General Assembly to highlight and celebrate the contribution of refugees throughout the world. World Refugee Day has evolved into an annual commemoration marked by a variety of events in over a hundred

countries, including in my home State of Pennsylvania.

I am proud to note that, since the mid-1970s, more than 100,000 refugees from more than 30 nations have made Pennsylvania their home, enriching the cultural diversity and strengthening the economy of the Commonwealth. Over time, most have succeeded in adjusting to life in Pennsylvania and the majority have naturalized as U.S. citizens and actively participate in local community life.

This day gives us an important opportunity to pause and appreciate the grave humanitarian situation refugees face worldwide. Forced to flee their homes and having lost everything, these people have immediate needs including shelter, food, safety, and protection. But they also have basic human rights—the right to seek asylum, the right not to be returned to a country where they fear persecution, the right to work, and the right to send their children safely to school.

Between 2001 and 2005, the international community witnessed a decline in the number of refugees worldwide. Unfortunately, this trend has reversed. By the end of 2007, there was a 115 percent increase over just 2 years in the number of refugees under the responsibility of the United Nations High Commission for Refugees—UNHCR. We are now talking about a staggering 11.4 million refugees worldwide. The number of internally displaced people worldwide is also up, from 24.4 million to 26 million.

Among refugees, Afghans and Iraqis account for nearly half of all refugees under UNHCR's care worldwide. Much of the increase in refugees in 2007 was a result of the volatile situation in Iraq. It has been 5 years since the fall of Baghdad, and Iraq and her neighbors are in the midst of a humanitarian crisis that threatens the stability of the Middle East.

Wherever one stands on the future of the U.S. combat presence in Iraq, we have a moral responsibility to those innocent Iraqis who have been driven from their homes and fear for their lives and their children's lives every day. Violence and sectarian conflict are an ever present reality in Iraq, driving away anywhere from one to two thousand Iraqis from their homes every day.

The numbers are sobering. One in five Iraqis have been displaced. The UNHCR estimates more than 4.7 million Iraqis have left their homes, many in dire need of humanitarian care. Of these, more than 2.7 million Iraqis are displaced internally, while more than 2 million have fled to neighboring states, particularly Syria and Jordan. In 2006, Iraqis became the leading nationality seeking asylum in Europe.

I witnessed firsthand the challenges facing Iraqi refugees last August when I spent time in Jordan meeting with United Nations and International Organization for Migration personnel. I can report that Iraqi refugees throughout

the region have become increasingly desperate and have nowhere to turn.

Since the beginning of the crisis, the Iraqi government has proven to be unwilling and unable to respond to the needs of vulnerable Iraqis. While the government has access to significant oil revenue, it is divided along sectarian lines and lacks both the institutional capacity and the political will to effectively address the growing crisis. Sectarian militia groups like the Mahdi Army are quickly filling this vacuum to provide services. The largest "humanitarian" organization in Iraq today is the Sadrist movement affiliated with anti-American Shiite cleric Muqtada al Sadr, whose programs provide shelter and food to hundreds of thousands of Shiites in Iraq.

The international community, including the United States, has been largely in denial over the magnitude of the humanitarian crisis. Until recently, the conversation was always dominated by talk of reconstruction and development rather than addressing the basic, urgent needs of ordinary Iraqis. The United Nations only just issued a common humanitarian appeal for Iraq.

Now, we here in the United States have a moral responsibility to do right by the millions of Iraqis who have been driven away from their homes, particularly for those who have risked their lives to assist our country.

In 2007, Congress agreed to provide resettlement benefits for special immigrants from Iraq and Afghanistan who helped the United States, helped us, and to increase from 500 to 5,000 the number of special immigrants from Iraq we will admit into this country. Both measures passed the Senate by unanimous votes.

The American people have responded with their customary generosity and caring spirit in welcoming these Iraqis into our Nation. I am proud to note that my home State of Pennsylvania has been a leader in helping to resettle our Iraqi allies. The city of Erie, PA, alone has resettled about 90 Iraqis during this fiscal year. But the overall progress in resettling our courageous Iraqi allies has been frustratingly slow due to Government bureaucracy and logjams. Along with colleagues from the Senate and the House, I sent a letter to President Bush today questioning the progress the administration is making on processing resettlement claims for Iraqis who have worked for us and whose lives have been placed in great danger as a result of such service for us.

There is also the larger issue of dealing with the millions of Iraqi refugees in the Middle East. Iraqi refugees are overwhelming the basic infrastructure of Iraq's neighbors, especially Jordan, Syria, and Lebanon, raising troubling concerns about the region's stability and shifting sectarian balances. As Refugee International notes, the Iraqi refugee crisis is essentially exporting Iraq's instability to its neighbors.

Beyond the obvious humanitarian and moral dimensions, this crisis has grave implications for our national security interests, our U.S. national security interests, in the Middle East.

It is time for us to acknowledge the humanitarian crisis in Iraq that is spilling over into neighboring countries. We must firmly demonstrate our commitment to resettling Iraqi refugees and working with other governments in the Middle East and in Europe to provide humanitarian assistance and support.

The Iraqi Government must accept responsibility to care for all—all—of its citizens and the international assistance needed to improve its capacity to do so in a just manner.

Let me conclude by saying how impressed I am, as are all Americans, and I continue to be so impressed by our brave men and women who have served in Iraq and Afghanistan and have returned home to advocate that more be done to help Iraqis and those who are in Afghanistan who are at risk, particularly those who have risked their lives in service to the United States of America. Let us in Congress follow their example and keep fighting to help those in the world who are most in need. After all, that is the great legacy of this country.

I yield the floor.

The PRESIDING OFFICER. The Senator from Nevada is recognized.

EXTENDING RENEWABLE ENERGY TAX CREDITS

Mr. ENSIGN. Madam President, I plan to ask for unanimous consent in a moment, but I would like to say a couple of words about what I am going to ask for.

We had a vote in the Senate on the renewable energy bill the last time we had the housing debate. That vote was 88 to 8 in favor of the Clean Energy Tax Stimulus amendment. This was the amendment that I offered with Senator CANTWELL and others. It included extensions of tax credits for solar, geothermal, fuel cells, wind, and many other forms of renewable energy. At a time when we are looking for more green energy in the United States, it is the right thing to do. This body spoke very strongly with an 88-to-8 vote. We rarely ever have votes like that around this place. I believe it is important for us to move forward with this important piece of legislation.

The Democrat majority has been attempting to deal with renewable energy tax credits on other bills. While I appreciate those efforts, we have to make sure this bill is actually signed into law. It was part of the housing bill last time. I believe the housing bill has the best chance of any major piece of legislation to become law this year.

The bottom line is, do we want the renewable tax credits extended and signed into law? I think this is the best vehicle we can possibly have to ensure that.

Right now, the Democrat majority has been bringing to the floor—as they did a few days ago—extenders legisla-

tion that has many objectionable items that the President said he would veto. All of the tax extenders, which both sides support, were coupled up with some very objectionable items, including a \$1.3 billion tax earmark. You know, we are talking about earmarks around this place; there is a \$1.3 billion tax earmark in that bill. There are also other very objectionable special interest projects and tax increases that are in that bill. For these reasons the President said he would veto it. These reasons are also why the Republican minority has been objecting to what the Democrats have been trying to do.

So I ask our colleagues, let's join together the way we did before in an 88-to-8 vote to extend the renewable tax credits. Let's bring more green energy to the United States. Let's bring more jobs to the United States. This is good economic policy. It is also good energy policy. We have already recognized that in the Senate. So let's join together again on this amendment, and allow this amendment to be voted on so that we can get this amendment signed into law this year.

I ask unanimous consent to temporarily set aside the pending amendment so that I may call up amendment No. 5020 which is filed at the desk.

The PRESIDING OFFICER. Is there objection?

Mr. DODD. Reserving the right to object, I will repeat what I said a moment ago. Senator SANDERS of Vermont is unavoidably absent this morning. He has wanted to bring up the low-income energy assistance program. While it is not germane, it is relevant, obviously, to the subject matter of the bill—home heating. But there is objection on the Republican side for that amendment to be considered. As a result, he is objecting to any unanimous consent request to lay aside the pending amendment. So there is a reason that I will momentarily object.

Let me also say for clarity that the very provision the Senator from Nevada has raised here, the renewable energy program, was part of the extender bill last week. Obviously, any bill like that is going to have pieces you like and pieces you don't like. I have rarely seen a piece of legislation around here that had the unanimous support of everyone. Nonetheless, we had an opportunity to deal with that piece of legislation, and because we couldn't get cloture on it, that was rejected by the Republican minority. They did not want that bill to come up, so we did not debate it at all. An opportunity to deal with the very provision that enjoyed such broad-based support could have been part of that and gone down to the President for his signature.

So on this bill here, while I have supported this proposal—it was part of the earlier housing bill—until we resolve the matter dealing with low-income energy assistance, then, at the request of the Senator from Vermont and the leadership here, I will object to any effort to set aside the pending amendments.

I object.

The PRESIDING OFFICER. Objection is heard.

Mr. ENSIGN. I am deeply disappointed. I think this is an important piece of legislation. I hope the Senator from Vermont, who is a cosponsor of the Clean Energy Tax Stimulus Act, will reconsider. There are serious objections to what he is trying to do, obviously, on this side. And I will say he does not have the kind of support that this amendment enjoys. This amendment was supported by a vote of 88 to 8 in the Senate. This is an amendment that should be allowed to go through. It should remain part of this bill. We should put away the partisan squabbling and get this bill done. I hope that while we are negotiating, we can make sure this amendment becomes part of the final bill.

The PRESIDING OFFICER. The Senator from Connecticut is recognized.

Mr. DODD. Madam President, I wish to take a few minutes, if I may, and sort of review the events of yesterday, a historic day here in many ways in that we were able to bring up a rather comprehensive housing proposal, thanks to the work of Senator SHELBY, my colleague from Alabama, the former chairman of the Banking Committee and my ranking member, along with 17 other members of the committee, Republican and Democrats, on a vote of 19 to 2 out of the Banking Committee, that brought forth the final piece of this housing package for the consideration of our colleagues.

I heard repeatedly mentioned yesterday that this was a large bill. It is. It is 660 or 670 pages. And the question was raised about how we had not had a chance to see this bill. I remind my colleagues that you have already voted for two-thirds of that bill because they are previous matters we have considered on two separate occasions, with some very minor, minor but significant changes, but not voluminous in their quantity. So the greater part of this legislation has already been examined and debated extensively on this floor. The remaining piece, the one that came out of the committee 19 to 2, was voted out of the committee about a month ago—a little more than a month ago—and has been the subject of significant reporting as to what it included. It is very similar. I might point out, to what was adopted by the other body. So this is a moment where we have had ample opportunity.

If you do not hear it on the floor, go back home and listen to your constituents talk about foreclosure problems. As I pointed out yesterday, we are now averaging 8,427 filings for foreclosure on a daily basis in the country. So every single day in this country, more than 8,000 people, between 8,000 and 9,000 people are in the process of losing their homes. There are 1.5 million of our fellow citizens who have already lost their homes over the last year or so, and with resets of adjustable rate mortgages coming up in July, the esti-

mates are those numbers will explode even further. In fact, it is been reported by Credit Suisse and the Mortgage Bankers Association that as many as one out of every eight homes in America could be in foreclosure if we do not come up with some means by which we can address this issue.

The economic crisis we face in our country has at its heart the housing crisis, which has at its heart the foreclosure crisis. The problems are exacerbated, are expanded, obviously, by the rising costs of gasoline and health care, higher education, the fact that now more than 300,000 jobs in the last few weeks have been lost in this country, unemployment rates are rising, and inflation is beginning to creep up.

This issue of getting our Nation back on its feet economically, restoring confidence and optimism of the American people, particularly when it comes to the most important asset most Americans will ever have, which is their homes—nothing we can do is more important to the stability of our neighborhoods, our communities, and our families, than making it possible for people to be able to maintain and own their own homes.

That is the heart of what we are trying to do. That has been the effort over the last number of weeks, with the passage of two previous pieces of legislation and the adoption now, I hope, in the coming days, of this comprehensive bill.

Let me review the bidding, if I can, as to what is in this bill. And the efforts that were made yesterday to strip out all of this were soundly defeated by margins that we rarely see in a body such as this that is so equally divided, 51 to 49. But, again, thanks to the leadership of both Democrats and Republicans, the leadership of the majority leader, HARRY REID, as well as the cooperation of the minority leader, we were able to get to this bill, we were able to address these underlying questions and then vote overwhelmingly to reject the efforts that would have stripped this legislation of its heart.

We have a strong regulator in this legislation. This has been an effort which has been sought over the last 6 or 7 years. Yet we have been unable to deal with the problem of the government-sponsored enterprises, principally Fannie Mae and Freddie Mac, which are critical to the liquidity that is needed in our housing markets. Yet we also know that those institutions have been losing billions of dollars as a result of the housing crisis. A strong regulator is necessary and some additional reforms to make sure that these GSEs, these government-sponsored enterprises, particularly Fannie Mae and Freddie Mac, will be on a sound footing. This bill does that, and we were able to achieve that through the cooperation I mentioned a moment ago. That is absolutely essential if we are going to have any hopes at all of stabilizing the housing problems.

We establish in this bill a permanent affordable housing program, not a tem-

porary one, not for 1 or 2, 3 or 5 years, but a permanent affordable housing program.

I cited yesterday the statistics of the millions of Americans who are finding any kind of shelter further and further from their grasp economically. Today when you discover that you have people literally spending more than 50, 60, or 70 percent of their income on rental housing and, in some cases, when you talk about people who are disabled, the SSI payments, in fact, don't even equal the cost of the housing they are in today, we need to have a program that provides affordable shelter.

Decent, affordable shelter has never been a partisan issue. In fact, 60 years ago, the administration of Harry Truman brought together Democrats and Republicans in 1948 and insisted upon the issue of affordable shelter for all Americans. Over the years, Democrats and Republicans, conservatives, liberals, moderates have all worked together on this issue. As I was growing up, the man who was called Mr. Housing was a guy named John Sparkman, a Senator from Alabama, the same State as my ranking member from Alabama, Mr. SHELBY. John Sparkman was Mr. Housing.

Through the 1950s and 1960s, as a Member of this body, he fought year after year to see to it that we would have affordable, decent shelter for all Americans. We began to slip over the last 15 or 20 years, as fewer and fewer dollars are being invested in affordable shelter for Americans.

In this piece of legislation, as a result of the efforts of our colleague from Rhode Island, JACK REED, along with others, we now will have a permanent, affordable housing program in America that will not require any tax increases. The support of that program will come from the resources coming out of Fannie Mae and Freddie Mac, the GSEs. So for the first time in a long time, if ever, we will have a consistent and reliable source of support for decent, affordable shelter for Americans. That is a part of this bill.

The legislation also includes the HOPE for Homeowners Act. It will help at least 450,000 of our hard-working families save their homes. Again, this idea is not new. It was tried years ago, back in the 1920s and 1930s during the Great Depression, the last time, I might point out, that we had a significant housing crisis such as the one we are in today.

Back in those days, the Congress, working with Franklin Roosevelt, crafted a program that had the Federal Government actually purchase highly distressed, troubled mortgages and then put those families back on their feet by a fixed-rate mortgage they could afford. That program actually produced a surplus for the American Government of some \$16 million. We don't have a program like that, but it is similar. Instead of actually purchasing distressed mortgages, we are insuring them by insisting that the

lender reduce the amount they are asking for and settle on a fixed-rate cost that the borrower can afford. Therefore, the lender does not lose everything. It costs them in order to take this arrangement, but the borrower also gets to stay in their home, and they end up paying that insurance and also contributing back to the cost of the program.

The Congressional Budget Office has examined this idea which is temporary, voluntary; you don't have to be in it if you don't want to. We are trying to create a structure to allow people to end up with a mortgage they can afford and, for lenders who worry about losing everything, an opportunity to get something back out of this rather than losing all their resources. It is estimated by the Congressional Budget Office that this program could actually save American taxpayers \$250 million. That is their estimate of what we may actually have coming back as a result of this effort.

This has been a bipartisan proposal—a bicameral one, for that matter. The House has adopted a very similar program in their bill. There was an effort to strip this program out of the bill yesterday. Our colleagues voted 77 to 11 to reject such an effort. We don't get votes like that often, but I commend my colleagues, Democrats and Republicans, for sticking with an idea that was recommended to us by a broad consensus on the political spectrum. So it was very important. We had strong votes yesterday for the regulatory reform for GSEs. The effort to strip out the affordable housing program was soundly defeated as well. The amendment relative to the HOPE for Homeowners Act was also resoundingly defeated.

We are on the brink of adopting the most comprehensive piece of housing legislation in a long time, and it is not coming any too soon either. As I have reported, when you have more than 8,000 people every day slipping into foreclosure, with already a million and a half, and some estimates are those numbers will explode in the coming weeks and months, it is a timely decision for Congress to do everything we can to restore confidence and optimism, to keep people in their homes, and to get our economy back on a sound footing. We will not do that in the absence of dealing with the housing crisis.

Again, I commend my colleague from Alabama. I thank him immensely for his work. I thank the leadership, principally our majority leader, for making it possible for us to get to this moment where we could adopt this legislation. My hope is that the other body, the House of Representatives, will consider what we have done, how difficult it is, and how precariously close we have come to having this matter blow up on us on at least several occasions in the last several days. We need to send this package to the President for his signature. He is threatening a veto. I hope

he doesn't do that. It would be a great tragedy to have the President decide to veto this legislation.

I am told the reason he wants to veto it is because we include money for the Community Development Block Grant Program, some \$3.9 billion. That is an emergency effort. The reason we have that is because our mayors, county supervisors, and Governors already have foreclosed properties, many of them in their communities. These moneys are exclusively to be used for the rehabilitation of these homes so they can be resold, to make them more attractive and available so we can revitalize neighborhoods that have been affected by foreclosure.

I have pointed out on many occasions in the past while debating these bills, if you end up with one foreclosure on a city block, the value of every other home on that block declines immediately by more than 1 percent. Crime rates go up by at least 2 percent in those neighborhoods. You start losing value in other homes, even if they are not on the market. We know today we have some 15 million homes where the debt exceeds the equity. Despite efforts over the years to increase that equity, to become part of retirement and deal with a family crisis, such as a higher education cost, many families now are living in homes where the debt on the mortgage exceeds the value of the house. That is an unhealthy situation. We need to do everything we can by cleaning up where foreclosed properties exist and getting them back on the market.

Let me commend Senator BAUCUS of Montana and Senator GRASSLEY of Iowa, chair and ranking member of the Finance Committee, the tax-writing committee. Part of this bill includes provisions to deal with mortgage revenue bonds, to deal with a tax incentive approach to take foreclosed properties and encourage homeowners who would move into them to buy them. We need to do everything we can to allow this market to get back on its feet and moving.

That is a quick brief of what this bill includes. Again, it is a very good piece of legislation. It is not perfect. If I were writing it myself, it would look different, as I am sure it would if each Member could write the bill. But we serve in a body of 100 Members. We must work with a body that has 435 Members down the hall. Of course, we must work with the White House. That is how our system works. You don't get to write these things on your own. You have to work with people with whom you may have fundamental disagreements in order to resolve those disagreements, to find common ground, and then craft ideas that can make a difference for the American people who depend upon us.

That is what we have done with this bill. It is a sound, reliable, strong piece of legislation that will make a difference for the American people and, particularly, families fearing they may

lose the most important and valuable asset they will ever have, the family home. What a difference it can make to a family to have that house in which to raise their family and feel secure that the home they are living in and raising their children in will be theirs and not be lost through foreclosure.

We are hopeful this legislation will be adopted in the early part of next week, and the President will sign it into law. What a greater gift on Independence Day, as we break for a week to go back to our respective States, than to have the President sign into law a piece of legislation that would allow the American people to enjoy a certain amount of independence as well in living in their homes without fear of foreclosure.

I urge my colleagues to continue to be supportive of this effort, and I thank those who have been responsible for bringing us to this point.

MORNING BUSINESS

Mr. DODD. I ask unanimous consent that the Senate proceed to a period of morning business with Senators permitted to speak for up to 10 minutes each.

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

Mr. DODD. I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

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

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

OIL MARKET SPECULATORS

Mr. DORGAN. Mr. President, this morning, watching television as I was getting ready to come to work, I heard a news report about how much less Americans were driving. I believe they said 4.5 billion fewer miles driven in our country in April, although it may have been January through April. I am trying to get that. But the New York Times yesterday had the same thing. It says: "Driving Less: Americans Finally React to the Sting of Gas Prices." It described that in April of 2008, compared with the same month 1 year ago, Americans drove 1.8 percent fewer miles on public roads. So round it up. Americans drove 2 percent less in April, and presumably they used 2 percent less gasoline than 1 year ago.

If that is the case, that gas prices are up so Americans are driving less and using less gasoline—then demand is down, isn't it?

Well, demand is down—and we know that; it doesn't have to be confirmed by the New York Times yesterday. Demand is down. When gas goes to \$4, people are wondering how on Earth do I pull up to the gas pump and afford to fill the tank? I had a tribal chairman come to the Senate yesterday. He described a mother who was driving her