

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

CARD ACT

Mr. MERKLEY. Mr. President, I rise today to encourage all to join me in recognizing the nurses of America and their commitment to addressing the needs of patients and their families.

Today, on the birthday of Florence Nightingale, we celebrate National Nurses Day. This is appropriate since Florence Nightingale is known as the pioneer of modern nursing. National Nurses Week, which expands May 6 through May 12, focuses on recognizing the integral role nurses play in promoting public health and also highlights the work nurses are doing to improve health care for all Americans.

I know firsthand the critical role that nurses play in providing safe, high quality, and preventive health care. My wife Mary is a bedside nurse, and I am delighted that she has been able to join me today to help put a spotlight on the critical role nurses play in health care.

Whether they work in a hospital, community health center, physician practice, school, home health care, a skilled nursing facility, or other health care setting, nurses create better outcomes for patients.

Nurses are the cornerstone of our country's health care system. Nearly 3 million registered nurses work today in the United States. But even so, our country is facing an 11-year nursing shortage, and that shortage is projected to extend for at least a decade longer. Nurse faculty shortages and a huge and growing burden of tuition debt for nurse training are contributing to the shortage, even as new vacancies for nurse positions open every single day.

The nationwide nursing shortage has caused dedicated nurses to have to work longer hours and care for more patients at the same time. That does not contribute to quality nursing, and we need to address that shortage.

Quality nursing education is critical to ensuring that we have a sufficient number of qualified professionals joining the field. We need to ensure we are training not only the best and brightest to help out our patients but also bringing those nurses to join the ranks of nurse educators.

Providing adequate Federal funding for nursing workforce development programs authorized under title 8 of the Public Health Service Act is critical to ensure a sufficient nurse workforce to meet the growing demand. I am pleased to join a bipartisan group of colleagues in supporting an increased investment in title 8 which has been an effective solution with past nurse shortages. These programs support the education of registered nurses, advanced practice registered nurses, nurse faculty, and nurse researchers.

Additionally, title 8 programs focus on recruitment and retention, two

other distinct areas impacting this shortage.

Over the last 3 years, flat title 8 funding, combined with rising educational and administrative costs, as well as inflation, has significantly decreased the programs' purchasing power. Subsequently, the number of grantees supported by the programs has decreased 43 percent over the past 4 years.

As Congress works to improve our health care system and ensure that every American has access to quality, affordable health care, we must ensure that we have a stable and well-trained nursing force.

We have an obligation to create a health care system that not only works for patients but also works for people at the heart of our patient care—our nurses.

In closing, I want to note that I am soliciting my fellow Senators to join me to form a Senate nursing caucus. The caucus will provide a forum to address issues affecting the nursing community and recognize and advance the important role of nurses in delivering high quality health care.

Mr. President, I yield the floor.

The ACTING PRESIDENT pro tempore. The Senator from Washington.

Mrs. MURRAY. Mr. President, mounting debt is taking a big toll on families throughout this Nation. That is why over the past few weeks we have passed bills to stop mortgage scams and to prosecute corporate fraud and to lower fees for homeowners and help them into stable mortgages. Today we have an opportunity to continue to put Main Street first.

Over the last several months, I have heard credit card horror stories from my families all over the State of Washington. I have heard from people who paid their cards on time but saw their supposedly fixed rates skyrocket unexpectedly or who had their minimum required payment doubled with no notice.

I have heard from families who are 1 day late on their minimum payment, so the card company hiked up their rate and charged them a late fee, which put their card over their credit limit and that incurred another fee.

I have heard from people who say their credit card company raised their minimum payment, and when they called to complain, they were offered their lower minimum payment back but only if they accepted a dramatic increase in the rate.

With so many of our families struggling to make ends meet today, it is especially important that we stand up to protect families from excessive credit card fees from unexpected hikes in interest rates and minimum required payments and constantly changing credit card agreements that are designed to make a profit by keeping families in debt. That is why we need to implement the Credit Card Accountability, Responsibility and Disclosure Act, or CARD Act, to help protect con-

sumers from predatory and misleading lending practices.

The CARD Act we are going to be considering in the Senate today requires credit card issuers to give 45 days' notice of rate increases and to provide clear disclosure of term changes when accounts are renewed. It prohibits the so-called double-cycle billing where interest is assessed on the whole debt even when one portion was paid on time. It prevents card companies from using a contract clause to raise consumers' rates at any time for any reason that they choose. And it prohibits companies from issuing credit cards to anyone under the age of 21 unless the application is cosigned by a parent or guardian or the underage consumer completes a certified financial literacy course.

We are going to bring fairness back to the system by stopping financial institutions from taking advantage of consumers with hidden charges and misleading terms. No one should have to be surprised by changes to interest rates or their minimum payments. These steps are going to help us level the playing field and are going to save families thousands of dollars a year.

This bill addresses a number of things that are keeping credit card users in debt, and it is a good start. But at the same time we strengthen protections for credit card users, we have to make sure that people are empowered to make responsible decisions about their own financial future. Put another way, it is not enough to prevent credit card companies from changing the rules when too many Americans don't even know the rules in the first place.

The reality is that over the last several years, too many Americans have made poor or very often uninformed decisions about their finances. Too many overestimated their resources, didn't read the fine print, and didn't grasp the terms of their financial responsibilities before they signed on that dotted line. In fact, we have to recognize that too many Americans, from college students all the way to senior citizens, are financially illiterate.

I recently heard from a constituent of mine in Spokane County whose daughter had applied for credit cards shortly after she turned 18 years old. She, of course, didn't have much income and had difficulty making some of those payments on time. Her mom said one of those cards had a \$500 limit. But instead of the bank declining purchases that would exceed that limit, each purchase she made went through and the bank charged a \$37 fee for each and every one of them. Another bank charged her \$7 every day because she had a \$20 overdraft. Of course, she didn't have any hope of paying down those debts on her own.

Those are problems that could have been avoided if she had simply understood her financial responsibilities and the terms of her financial agreements. That is exactly why I have introduced

bipartisan legislation to make sure we help people develop the skills they need to make sound, informed financial decisions, from signing up for credit cards to taking out a mortgage to planning for your retirement.

The Financial and Economic Literacy Improvement Act of 2009 will require the Federal Government to step to the plate and become a real partner in helping Americans manage their finances and make good, informed financial decisions. It is a bipartisan bill. Senator COCHRAN has cosponsored it with me.

The purpose of the bill is to give young people the tools to make informed decisions about credit cards or student loans, to help them understand the importance of saving, and to have the knowledge to plan a comfortable and dignified retirement down the road.

We used to say the three Rs of school were "reading, writing, and arithmetic." I think we need to add a fourth R: resource management.

Under our financial literacy bill, the Federal Government will become a strong supporter of making financial literacy education a core part of our K-12 education. The bill would authorize \$125 million annually for our State and our local education agencies and their partnerships with organizations experienced in providing high quality financial literacy and economic instruction. That funding will help make financial literacy a part of our core academic classes. It will help to develop financial literacy standards and testing benchmarks and, importantly, provide teacher training. It will also help schools weave financial concepts into some of their basic classes, such as math or social studies.

The training will not end in high school. This bill makes the same investment in teaching financial literacy in our 2- and 4-year schools. Whether it is skyrocketing interest rates on credit cards or an adjustable rate mortgage you can no longer afford or a retirement plan they do not understand, I often hear the same thing from people: I wish they had taught me this in school.

Our financial literacy bill will ensure that we are teaching it in school and will help people learn those basic skills that are so necessary that will give them a leg up when they deal with their banks or credit card companies.

Let me be clear, credit is not a bad thing. When used correctly, credit can be a lifeline to the American dream. It can provide our entrepreneurs with the startup funds to become small business owners. It can help small business owners with the capital to grow into bigger businesses. And it provides families with the financial security to plan for their future.

But at this important time in our history, as we reflect on financial practices, it is very important that we work to restore our credit card responsibility for lenders and for consumers.

That is why I am working to support this bill and my financial literacy legislation.

Just as families and consumers cannot afford unforeseen rate hikes and exorbitant card fees, we cannot afford for our young people today to not understand their own finances.

I congratulate Chairman DODD on crafting the CARD Act, and I hope the Senate passes it quickly this week. I look forward to continuing to put priorities of Main Street first and following through with that next step that is so important: passing the Financial and Economic Literacy Improvement Act.

I yield the floor and suggest the absence of a quorum.

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

The assistant bill clerk proceeded to call the roll.

Mr. DURBIN. 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.

Mr. DURBIN. Mr. President, in our home State of Illinois, we are losing about 2,000 jobs a day. It is an indication of the economy going through a recession and the hardships that are being created across this country. There is some good news, in the sense that perhaps we are turning a corner. I hope that is true. But let's not forget the victims and those who are casualties in this economic recession.

I recently received a letter, which I would like to read into the RECORD, from one of my constituents in Illinois—from Hodgkins. This is what she wrote:

DEAR SENATOR DURBIN: I am a 61 year old female. I have raised 6 children without the benefit of welfare, except for 6 months. The State of Illinois was unable to collect court ordered child support. At one time I was working three jobs to support us. I am not bragging but stating a fact that I am not afraid to work. My children are now adults and I was, up to August able to support just myself and finally live on my own. For the last 23 years I have worked full time at a dry cleaners. I now find myself downsized to part-time, hourly instead of salary and in a position of real fear. I do not have a pension. I no longer can afford health insurance. My question to you is, "What is going to happen to me and those like me?" Thank you for letting me vent and for listening.

I read this letter and saw my response. The staff prepared a good response about the issues of health insurance and the President's stimulus package and what we are trying to do. And I thought it just isn't enough. I handwrote a response to her and let her know I had not only read her letter, but I was moved by this letter.

Many of the issues we debate on the floor of the Senate relate directly to this woman who has struggled through her entire life to provide for her children and take care of herself without leaning on the Government, and now she finds herself, at 61 years of age, in a very vulnerable position. She has to

wait 4 more years before she qualifies for Medicare. She has no health insurance. She is totally vulnerable to an accident or a diagnosis that can literally wipe out any meager savings she has put together and put her in a terrible position.

People who face this do desperate things trying to keep things going. Many of them turn to credit cards, if they are lucky to have one. Too often they get too deeply into debt to those credit cards, and the outcome is not good. That is why the debate we are starting today on the floor of the Senate about credit card reform is one that is very timely. People across America are using these credit cards in an effort to try to stay afloat when they face a recession.

I receive countless letters, in addition to the one I just read into the RECORD from Illinois, with stories about credit card companies specifically. One woman wrote that she opened her statement recently to find her credit card rate had jumped from 3.9 percent interest to 26.9 percent interest. She phoned her credit card company, and she was told her last payment had been posted 2 days late because of a technical problem at her bank, which automatically pays her credit card bill each month. She did nothing wrong. Yet she was treated on the phone like a criminal, in her words, and faced this dramatic increase in the interest rate she had to pay on her credit card.

Another gentleman wrote that he paid \$7 less than his minimum payment 1 month and was immediately fined an \$85 fee. Another wrote that his credit card interest rate was increased from 8½ percent to 22½ percent. Yet he had never made a late payment or done anything else to justify the rate increase.

These people who wrote to me are totally at the mercy of the banks and these credit card companies. President Obama was right to call on the credit card companies to stop this sort of outrageous behavior. Chairman DODD reported a very good credit card bill out of the Banking Committee, and I am pleased the Senate is going to take up a version of that bill this week.

The bill would bar many of the most abusive credit card practices that banks have dreamed up over the years, including harmless sounding policies such as universal default and double-cycle billing, which in fact are terrible for credit card borrowers.

The bill includes a provision that I have been promoting for nearly 10 years. The bill would require that each credit card statement include, in clear terms, the cost of paying only the minimum amount due each month. Credit card statements would have to include two things: how many months it would take to pay off the full balance if no more purchases were made on the card and if you just made the monthly payment, and how much interest the borrower would need to pay during that

period. If people better understood just how expensive it is to pay only the minimum amount due each month, many people would save huge amounts of money over the long term by paying a bit more on their balances.

There are many good provisions in the bill such as the one I just mentioned, and I might add this is not a new idea. This is an idea I brought to the Senate 8 or 9 years ago during the debate on bankruptcy reform. I said we are talking about people getting in debt and ending up in bankruptcy court and that they should at least be given fair notice on their monthly credit card statements about what a minimum monthly payment means. Tell them how much interest they would pay and how long it would take to pay them off.

The banks and the credit card companies came back and said: DURBIN, it is impossible to calculate; too difficult to calculate; we just can't do it. They fought me and defeated my amendment. That was about 9 years ago. Thank goodness we hung in there, and thank goodness Chairman CHRIS DODD on the Banking Committee took this provision which I had offered so many years ago, put it back in the bill, and this time the banks have had to accept it.

I also wish to make this bill a little better, if I can, by setting limits on the credit card industry going forward. I plan to file three amendments this week. One would establish a new regulator, whose sole purpose would be to look out for the best interest of the consumers of financial products.

Understand what happens: If you go to the store today and buy a toy for your child, you fully expect that somewhere, someone is taking a look at it to make sure it is safe. You don't expect it to have lead paint that an infant or toddler might chew on, swallow, and have a negative health outcome. You wouldn't expect the toaster you bought to be faulty and catch fire in your kitchen. You wouldn't expect the television set to blow up when you take it home. These are things you assume somewhere along the way someone has done some basic inspection of the product.

Well, we found a few years ago that our inspection services were not good enough. The Consumer Product Safety Commission was not doing its job effectively. Those lead-based painted toys were coming in, and other dangerous toys, and so now we have completely reformed the law governing that commission, given them more authority and more power and more staff to protect American consumers. It is a minimum that we expect as consumers in America, that somebody is keeping an eye on these products before they hit the shelves so that we can go ahead and shop with some confidence.

But what about financial instruments? How many Federal agencies keep an eye on credit cards to see if they are doing something with their

new practices which are abusive and shouldn't be allowed in this country? How many of them are taking a look at mortgage instruments to see if there is a provision in the mortgage instrument that is being offered in America that is dangerous for consumers?

Let me give an example of one: prepayment penalty. Know what that means? You enter into a mortgage agreement, and if you are not careful, and you don't have somebody helping you, you might miss in one paragraph in that stack of papers you get at closing which says, if you decide to prepay the mortgage, there is a penalty. It turns out that started in 2004. And because of a prepayment penalty, which many consumers weren't even aware of, they were hooked into mortgages where the interest rates exploded. So instead of being able to say, oops, I am going to push this old mortgage aside and get a new one at a lower interest rate, you can't do it without paying a significant penalty—a prepayment penalty. So people were trapped into expensive high-interest mortgages.

You would think that somewhere along the way someone would have waved the red flag and said to consumers across America, watch for this; prepayment penalties can become a hardship on you if you have one of these adjustable mortgages. But that wasn't done. Despite the fact there were Federal agencies that had the responsibility to keep an eye out for it, they didn't blow the whistle, and of course didn't have the authority to stop it from happening.

What we are creating here is the Financial Product Safety Commission—a commission which would play the same role when it comes to financial instruments that the Consumer Product Safety Commission does when it comes to the toys and appliances and cars and other things we buy, so we would have an agency not only with the authority to look at what is happening out there but to do something about it.

Trust me, as good as this credit card reform bill is—and I am hoping we can pass it, and I am hoping the banks won't stop it when it gets to conference committee, and I am hoping the President will be able to sign it—the next day the people in this industry will sit down and say, how do we get around it? What is the next thing we can do that they didn't cover? Trust me, that is what is going to happen. You know it. So wouldn't it be good to have a watchdog agency that keeps an eye on the financial industry and credit card industries on behalf of consumers?

There are 10 different Federal agencies which are supposed to have that responsibility, but few, if any, actually exercise it. Few, if any, say there are certain practices that are unacceptable, illegal, and we are going to stop them.

The second amendment I will file will be a Federal usury cap at a very high level. What is a usury law? It is a limit on interest rates. There was a time in

America when that was considered normal; States would have usury caps. The Federal government had a usury cap. But then they went away in the interest of competition and free markets. We decided we were not going to put a cap on interest rates, and so it has reached the point where there are very few usury caps left. What I have established, as the maximum, is 36 percent.

Nobody in their right mind would pay 36 percent on a mortgage, or 36 percent on a credit card. I mean, you would have to be out of your head to get into that kind of a predicament—a 36-percent annual interest rate. But the fact is Americans right and left are paying much higher interest rates today and don't know it—payday loans, title loans, installment loans. Sit down and do the math and figure out to borrow a hundred dollars and what you end up paying, whether you are going to one of those places and putting up the title of your car or letting them have access to your checking account, which is a deadly thing to do from a credit point of view. You end up paying interest rates that go through the roof. I have actually had people sit in my office and say, Senator, this 36-percent cap on interest rates will put us out of business. I said: Well, how much do you charge? Well, somewhere between 58 percent and 400 percent a year. I said: I hope you do go out of business, because, quite frankly, they used to call that a juice loan when the syndicate and gangs were involved in it, but now it is legitimate. It is legal.

So this 36-percent cap on interest is something which I know will be resisted by banks and title loans and payday loans and all the rest of these folks, but it is about time we got real here. If we are not going to protect the American consumers when it comes to some of these interest rates, they are going to be very vulnerable to some bad practices.

The third amendment would allow retailers—the department stores, convenience stores, restaurants—to offer consumers discounts if they use less expensive methods of payment. For example, they would say: If you give us a credit card, here is your bill; but if you pay in cash, if you pay by check, or if you pay by a debit card, we will give you a discount. I don't think that is unreasonable. Because when it gets down to it, the extra charges the establishment has to pay for the use of a credit card are kind of hidden inflators in the cost of the product you buy. If you can get a discount, I think it would be very helpful.

Ultimately, I believe these three amendments would move us toward a better bill. We are going to work with the sponsors of the legislation to see the best time and place to consider these amendments, and I am certainly open to any good-faith effort to give us our day in court, as we say here in the Senate, to debate these issues.

I might say that when it comes to the Financial Product Safety Commission, it has the support of the Consumer Federation of America, the Center for Responsible Lending, Leadership Conference on Civil Rights, and a wide array of groups that try to look out for the average person in America who can't afford high-paid lobbyists to try to protect them against some abuses and exploitations.

I think this is a move in the right direction. I commend this bill to my colleagues. I hope we can add some significant amendments to it and I hope at the end of the day we will do something for the lady who wrote me, who now has seen her hours at the dry cleaners reduced, faces some of the hardships of this economy, and is hoping that somewhere, someone on Capitol Hill will be keeping her interests in mind when we consider this significant and historic legislation.

I yield the floor and suggest the absence of a quorum.

The PRESIDING OFFICER (Mrs. GILLIBRAND). The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. DODD. Madam President, I ask unanimous consent the order for the quorum call be rescinded.

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

CONCLUSION OF MORNING BUSINESS

Mr. DODD. Madam President, I am told we can yield back all time in morning business.

The PRESIDING OFFICER. Without objection, it is so ordered. Morning business is now closed.

CREDIT CARDHOLDERS' BILL OF RIGHTS ACT OF 2009

The PRESIDING OFFICER. Under the previous order, the Senate will resume consideration of H.R. 627, which the clerk will report.

The assistant legislative clerk read as follows:

A bill (H.R. 627) to amend the Truth in Lending Act to establish fair and transparent practices relating to the extension of credit under an open end consumer credit plan, and for other purposes.

Pending:

Dodd/Shelby amendment No. 1058, in the nature of a substitute.

Mr. DODD. Madam President, I see my friend from Oklahoma is here and I gather has an amendment. I would be happy to entertain that amendment at this hour, if he cares to offer it.

Mr. COBURN. It was my understanding the Senator was going to put down a substitute bill?

Mr. DODD. It is already submitted.

The PRESIDING OFFICER. The Senator from Oklahoma is recognized.

Mr. COBURN. Madam President, it is my understanding the substitute is open for amendment, is that correct?

The PRESIDING OFFICER. The Senator is correct.

AMENDMENT NO. 1067 TO AMENDMENT NO. 1058

Mr. COBURN. I send an amendment to the desk and ask for its immediate consideration.

The PRESIDING OFFICER. The clerk will report.

The assistant legislative clerk read as follows:

The Senator from Oklahoma [Mr. COBURN] proposes an amendment numbered 1067 to amendment No. 1058.

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

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

The amendment is as follows:

(Purpose: To protect innocent Americans from violent crime in national parks and refuges)

At the appropriate place, insert the following:

SEC. ____ . PROTECTING AMERICANS FROM VIOLENT CRIME.

(a) CONGRESSIONAL FINDINGS.—Congress finds the following:

(1) The Second Amendment to the Constitution provides that “the right of the people to keep and bear Arms, shall not be infringed”.

(2) Section 2.4(a)(1) of title 36, Code of Federal Regulations, provides that “except as otherwise provided in this section and parts 7 (special regulations) and 13 (Alaska regulations), the following are prohibited: (i) Possessing a weapon, trap or net (ii) Carrying a weapon, trap or net (iii) Using a weapon, trap or net”.

(3) Section 27.42 of title 50, Code of Federal Regulations, provides that, except in special circumstances, citizens of the United States may not “possess, use, or transport firearms on national wildlife refuges” of the United States Fish and Wildlife Service.

(4) The regulations described in paragraphs (2) and (3) prevent individuals complying with Federal and State laws from exercising the second amendment rights of the individuals while at units of—

(A) the National Park System; and

(B) the National Wildlife Refuge System.

(5) The existence of different laws relating to the transportation and possession of firearms at different units of the National Park System and the National Wildlife Refuge System entrapped law-abiding gun owners while at units of the National Park System and the National Wildlife Refuge System.

(6) Although the Bush administration issued new regulations relating to the Second Amendment rights of law-abiding citizens in units of the National Park System and National Wildlife Refuge System that went into effect on January 9, 2009—

(A) on March 19, 2009, the United States District Court for the District of Columbia granted a preliminary injunction with respect to the implementation and enforcement of the new regulations; and

(B) the new regulations—

(i) are under review by the administration; and

(ii) may be altered.

(7) Congress needs to weigh in on the new regulations to ensure that unelected bureaucrats and judges cannot again override the Second Amendment rights of law-abiding citizens on 83,600,000 acres of National Park System land and 90,790,000 acres of land under the jurisdiction of the United States Fish and Wildlife Service.

(8) The Federal laws should make it clear that the second amendment rights of an indi-

vidual at a unit of the National Park System or the National Wildlife Refuge System should not be infringed.

(b) PROTECTING THE RIGHT OF INDIVIDUALS TO BEAR ARMS IN UNITS OF THE NATIONAL PARK SYSTEM AND THE NATIONAL WILDLIFE REFUGE SYSTEM.—The Secretary of the Interior shall not promulgate or enforce any regulation that prohibits an individual from possessing a firearm including an assembled or functional firearm in any unit of the National Park System or the National Wildlife Refuge System if—

(1) the individual is not otherwise prohibited by law from possessing the firearm; and

(2) the possession of the firearm is in compliance with the law of the State in which the unit of the National Park System or the National Wildlife Refuge System is located.

AMENDMENT NO. 1068

Mr. COBURN. Madam President, I send another amendment to the underlying bill to the desk.

The PRESIDING OFFICER. Is there objection?

Mr. DODD. Let me 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. COBURN. Madam President, I ask unanimous consent the order for the quorum call be rescinded to ask a question of the Chair, a parliamentary inquiry.

The PRESIDING OFFICER. Is there objection to terminating the quorum call?

Mr. DODD. Reserving the right to object, is this just a parliamentary inquiry?

The PRESIDING OFFICER. The Senator cannot reserve the right to object. Is there an objection to terminating the quorum call?

Mr. DODD. I do object.

The PRESIDING OFFICER. Objection is heard.

The assistant legislative clerk continued with the call of the roll.

Mr. DODD. Madam President, I ask unanimous consent the order for the quorum call be rescinded.

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

The clerk will report the amendment.

The assistant legislative clerk read as follows:

The Senator from Oklahoma [Mr. COBURN] proposes an amendment numbered 1068.

Mr. DODD. Madam President, I ask unanimous consent the amendment be considered as read, and I suggest the absence of a quorum.

The amendment is as follows:

(Purpose: To protect innocent Americans from violent crime in national parks and refuges)

At the appropriate place in the bill, insert the following:

SEC. ____ . PROTECTING AMERICANS FROM VIOLENT CRIME.

(a) CONGRESSIONAL FINDINGS.—Congress finds the following:

(1) The Second Amendment to the Constitution provides that “the right of the people to keep and bear Arms, shall not be infringed”.

(2) Section 2.4(a)(1) of title 36, Code of Federal Regulations, provides that “except as