

planned before December of this year—as it is the lowest of five priorities within USDA's disaster assistance program.

On July 16, I wrote Secretary Vilsack. I asked him to tell me when our farmers and ranchers can expect to receive the assistance Congress authorized for them. I also cosponsored Senator HUTCHISON's amendment to the Agriculture appropriations bill, which expresses the sense of the Senate that USDA should expedite the drought relief we approved last year.

This week, I spoke to Secretary Vilsack as he was traveling in Kenya. He told me that the SURE Program should be finalized by September, which is encouraging news. He also said that the Department's antiquated record-keeping, as well as new demands imposed on USDA in the stimulus bill, have prevented this program from being finalized sooner.

Nevertheless, Mr. President, I am frustrated that we are discussing more money for cash for clunkers—when we should be asking: Where's the cash for crops? Where's the relief for ranchers?

Other Senators may be asking a third question: Why should I care? I can think of two reasons.

First, Texas isn't the only State susceptible to drought conditions. The Lone Star State is experiencing the worst of it now, but many other States in the South and West could experience similar conditions in the future. The SURE Program was created for farmers and ranchers in all of our States—so we all have a stake in seeing this program implemented quickly and successfully.

Second, the implementation challenges of this program should be on our minds as we consider expanding or creating new programs. Mr. President, the SURE Program isn't a complicated program. It is a fairly straightforward disaster assistance initiative. This shouldn't be a heavy lift for the Federal bureaucracy.

Yet if a simple program like this takes a year or more to get off the ground—Senators really should pause and take a deep breath before we create a vast new Federal bureaucracy to run a complicated cap-and-trade scheme, take control over one-sixth of our economy in the name of health care reform, or dump more taxpayers' dollars into the Cash for Clunkers Program.

PSORIASIS AWARENESS MONTH

Mr. MERKLEY. Mr. President, I rise today to bring attention to the serious, debilitating, chronic diseases of psoriasis and psoriatic arthritis. August is Psoriasis Awareness Month, and I urge you to support S. 571, the Psoriasis and Psoriatic Arthritis Research, Cure, and Care Act for 2009—important legislation that I have cosponsored with my colleagues.

This legislation will fill important gaps in psoriasis and psoriatic arthritis data collection and research, and is an important step in providing relief to

the as many as 7.5 million Americans that the National Institutes of Health, NIH, estimates suffer from these non-contagious, genetic autoimmune diseases.

Psoriasis is the most prevalent autoimmune disease, yet is widely misunderstood, minimized, and undertreated. Between 10 and 30 percent of people with psoriasis also develop psoriatic arthritis, which causes pain, stiffness and swelling in and around the joints. Without treatment, psoriatic arthritis can be disabling. Of serious concern is that people with psoriasis are at elevated risk for myriad comorbidities, including but not limited to, heart disease, diabetes, obesity, and mental health conditions. Psoriasis and psoriatic arthritis impose significant burdens on individuals and society. Psoriasis alone is estimated to cost the Nation 56 million hours of lost work and between \$2 billion and \$3 billion annually.

The Psoriasis and Psoriatic Arthritis Research, Cure, and Care Act would help combat the pain, suffering, and stigma of psoriasis and psoriatic arthritis by expanding psoriasis research conducted by the NIH and strengthening patient data collection on these diseases by establishing a national psoriasis and psoriatic arthritis patient registry through the Centers for Disease Control and Prevention. The bill also directs the Secretary of Health and Human Services to convene a summit to discuss issues and opportunities in psoriasis and psoriatic arthritis research. Finally, the bill calls upon the Institute of Medicine to conduct a study and issue a report on recommendations with respect to access to care for people with psoriasis and psoriatic arthritis. Taken together, these efforts will help reduce and prevent suffering from these conditions.

I would like to take a moment to recognize Paula Blount, a National Psoriasis Foundation volunteer whose 6-year-old daughter Hannah has psoriasis. While this disease is physically painful, for a child, the emotional pain can be just as debilitating. In the summer months, little Hannah endured many stares and rude remarks at the public pool. Her psoriasis was particularly bad, covering a large portion of her small body. Paula eventually bought a pool for the backyard so her daughter could swim at home without being teased and embarrassed. It is important that we do all we can to work with groups like the National Psoriasis Foundation to raise awareness about the disease and to fight the stigma that this serious autoimmune disease is just a case of "dry skin."

In my home State of Oregon there are over 89,000 of my constituents living with psoriasis and psoriatic arthritis. I encourage my colleagues to meet with psoriasis patients in your States to learn more about psoriasis and psoriatic arthritis, and work to reduce the misconceptions surrounding these conditions. I further urge you to join with

me and other colleagues in supporting people with psoriasis by cosponsoring S. 571.

Mr. MERKLEY. Mr. President, I ask unanimous consent that the letter dated August 6, 2009, from Consumers Federation of America, et al., be printed in the RECORD.

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

CONSUMER ACTION, CONSUMER FEDERATION OF AMERICA, CONSUMERS UNION, NATIONAL CONSUMER LAW CENTER, U.S. PUBLIC INTEREST RESEARCH GROUP,

August 6, 2009.

Re Deceptive Loan Check Elimination Act.

Hon. JEFF MERKLEY,
U.S. Senate, Russell Senate Office Building,
Washington, DC.

DEAR SENATOR MERKLEY: We congratulate you on introducing legislation to protect consumers from the risks of credit marketed via unsolicited checks that can be signed and deposited, obligating consumers to repay high cost loans. The Deceptive Loan Check Elimination Act fills a gap in protections against mailing unsolicited credit devices that has existed since Congress prohibited banks from mailing live credit cards to consumers in the 1970's.

Checks mailed as part of credit solicitations represent the loan principal, not just a credit line. Once these checks are "cashed," the borrower becomes obligated for a relatively large debt generally at a high interest rate and prohibitive terms. This marketing device poses significant costs on consumers, given identity theft and its repercussions. First, consumers are harmed if these checks are cashed by someone other than the named borrower. Given the ease with which incoming mail can be stolen from mail boxes or diverted by others in a household, marketing by unauthorized live check loans is a risk to consumers who did not request credit. The cost to consumers includes the time and money spent correcting credit reports and notifying lenders about fraudulently arranged debt as well as reduced credit scores until the fraudulent item is corrected, which can take months. Second, live loan checks present a "free money" temptation for consumers struggling to make ends meet, who may not have the ability to pay back the check loan.

No device that extends credit and obligates borrowers should be sent without express request from consumers. It is high time that Congress complete the job started over thirty years ago to prohibit creditors from mailing out live credit devices to consumers who did not request them and that can be used to obligate consumers and damage credit ratings.

We look forward to working with you as this bill moves through the legislative process. Please contact Jean Ann Fox, CFA.

Sincerely,

JEAN ANN FOX,
Consumer Federation
of America.

CHI CHI WU,
National Consumer
Law Center (on behalf
of its low income clients).

LINDA SHERRY,
Consumer Action.
EDMUND MIERZWINSKI,
U.S. Public Interest
Research Group.

PAMELA BANKS,
Consumers Union.

YEMEN

Mr. FEINGOLD. Mr. President, the Obama administration has rightly focused much of its attention not on Iraq but on the region of the world that most threatens our national security—the Pakistan-Afghanistan region. This was long overdue. The lost time has greatly damaged our national security and left us with fewer options in South Asia. I continue to be concerned, however, that the escalation of our military efforts in Afghanistan could further destabilize Pakistan, where the leadership of al-Qaida and Afghan Taliban operate and where Pakistani Taliban elements are seeking to extend their reach. I expressed these concerns, among other places, at a hearing of the Senate Foreign Relations Committee to Ambassador Richard Holbrooke, the administration's envoy to the region. Ambassador Holbrooke conceded that the concern was real and that, while the administration was aware of the risk, they could not rule out these unintended consequences. Testifying before the same committee a week later, Admiral Mullen made similar comments.

The war in Afghanistan is inextricably linked to the al-Qaida safe haven in the FATA and the Afghan Taliban safe haven in Balochistan, as well as to the current conflict in the Northwest Frontier Province and to the rest of Pakistan. It is not the same war throughout the region and it would be a mistake to perceive a monolithic enemy. But we need to consider the consequences of our actions and those of our partners throughout the region.

Last year, I made a trip to Peshawar in the Northwest Frontier Province. There I met the province's leadership, as well as the extraordinary Americans working in our consulate there. During and after my trip, I expressed concern about the impact of deals made between the government and the Pakistani Taliban. Tragically, however, the situation in the NWFP got worse. Increasing violence in Peshawar included the killing of USAID employees and an attack on our top diplomat there. And the Pakistani Taliban's reach into Swat became broader and more radical, further threatening our national security and that of Pakistan. These advances must be permanently rolled back, just as safe havens in the FATA cannot be allowed to stand.

But it is not enough for us to throw our support behind the Pakistani military incursions. This is a critical moment in which it matters how Pakistan seeks to reassert its control. The displacement of over 2 million civilians, delays in assistance to and the return of the displaced, and a failure to ensure coordinated and accountable civilian-led security to the people all pose serious risks. Internal conflicts fuel terrorist recruitment and can create new safe havens. So while we have a clear interest in the success of one side—the Pakistani Government—we also have a clear interest in how this conflict is waged and how it is resolved.

At the same time, we must focus more attention beyond the safe havens and instability in South Asia, particularly on Yemen and Somalia. The threat from al-Qaida affiliates in those countries, as well as from al Shebaab, is increasing. Weak states, chronic instability, vast ungoverned areas, and unresolved local tensions have created almost ideal safe havens in which terrorists can recruit and operate. They have also attracted foreign fighters including, in the case of Somalia, Americans. Al-Qaida's long tentacles reach into these countries, and our efforts to track individual operatives are critical, just as they are in Pakistan. But, while we should aggressively pursue al-Qaida leaders, we will not achieve our long-term strategic goals if we think about counterterrorism primarily as a manhunt or if we assume there is a finite number of terrorists in the world. Conditions in places such as Yemen and Somalia create and attract new ones. That is why press stories suggesting that operatives from Pakistan are relocating, while troubling, ignore the larger strategic picture. Because of conditions on the ground, al-Qaida affiliates in Yemen and Somalia are perfectly capable of expanding their reach and capabilities on their own. And the best way to stop them is to address head-on the reasons—frequently unique to the countries in which they are operating—for their success.

The threats to our national security in Yemen are serious and are getting worse. News last month about the murder of as many as nine hostages in Yemen, which Yemeni officials have linked to groups affiliated with al-Qaida, is a reminder of the increasing violence there. As in Peshawar, our diplomats have been in the crosshairs, with the attack last September on our Embassy in Sana'a. And, as our State Department has warned, al-Qaida in Yemen's recruitment remains strong, and its tactics indicate high levels of training, coordination, and sophistication. Any serious effort against al-Qaida in Yemen will require the engagement of the government, whose capabilities and commitment are extremely weak. Yemen is a fragile state whose government has limited control outside the capital. It is also distracted from the counterterrorism effort by two other sources of domestic instability—the al-Houthi rebellion in the north and tensions with a southern region with which Sana'a was united less than 20 years ago. In other words, counterterrorism is hampered by weak governance and by internal conflicts that would not appear on the surface to threaten our interests. Our only choice, then, is to develop a comprehensive policy toward Yemen that places counterterrorism within a broader framework that promotes internal stability, economic development, transparency, accountability, and the rule of law.

And we must do this while considering the obstacles to repatriating the

approximately 100 Yemeni detainees currently detained at Guantanamo Bay. I have spoken out about security gaps in Yemen, particularly with regard to the escape from detention of a terrorist operative responsible for the attack on the USS *Cole*. I support the closing of Guantanamo, but with so many of its detainees hailing from Yemen, we need to take an honest look at the weaknesses in Sana'a's justice and security systems and consider whether there is anything we can do about them.

Instability in Yemen is, of course, directly linked to conflict in the Horn of Africa. Earlier this year, the pirate attack on a U.S. vessel briefly raised awareness of maritime insecurity fostered by a lack of effective governance and insufficient naval capacity on both sides of the Gulf of Aden. This problem continues, even when it is not on the front pages, and is both a symptom and a driver of overall instability in the region. Meanwhile, refugees from the conflict in Somalia are fleeing to Yemen. According to a recent U.N. report, thirty 30,000 have crossed the Gulf of Aden this year with thousands more preparing to do so. The human cost to this exodus, as well as the potentially destabilizing affects, demand our attention. Finally, Yemen is linked to the Horn of Africa through arms trafficking that violates the U.N. embargo on Somalia and fuels the conflict there.

The threat in northern Somalia is, or should be, more apparent now than ever. Last October, terrorists attacked in Somaliland and Puntland. These are regions—and regional governments—for which we have little in the way of policy. I am not arguing that we recognize their independence, but it is in our national interest to engage them—diplomatically and economically—and to promote stability there. I have spoken frequently, and for years, about the need for a comprehensive policy for the Horn of Africa. Serious attention to the unique conditions in Somaliland and Puntland must be part of that policy.

Meanwhile, the raging conflict in central and southern Somalia is worse than ever, as a beleaguered transitional government fights a strengthened al Shebaab and allied militias. Foreign fighters have come to Somalia to fight alongside al Shebaab, including Americans, one of whom was implicated in the October terrorist attacks. Al-Qaida in East Africa thrives on the instability and has even expanded its support network south, into parts of Kenya. Yet for far too long, our policy toward Somalia has been fragmented or nonexistent. Our counterterrorism approach has been primarily tactical and has failed to confront the reasons why Somalia is not just a safe haven for al-Qaida in East Africa but a recruiting ground for increasing numbers of fighters—Somali and foreign—who are drawn to a conflict that is fueled by local and regional forces. That is why a comprehensive policy must include a serious, high-level commitment