

one out of three. Today it is two out of three. Two out of every three personal bankruptcies are over medical costs. Listen to this: 78 percent of the people filing for bankruptcy because of medical costs, 78 percent of them have health insurance. It is not very good. It does not protect them when they need it. It leaves them high and dry when major medical bills come through.

So those who are watching this debate saying: I am sorry people do not have health insurance, I am sorry some people are complaining, but I am OK, I am covered, they should pause and reflect for a moment that many of the people in bankruptcy court today facing bankruptcy and the loss of virtually all of their assets are people who also had health insurance and were also in the belief and security—

The PRESIDING OFFICER (Mr. UDALL of Colorado.) The Senator's time has expired.

Mr. DURBIN. Let me conclude by saying that we have a chance in the coming weeks, after the President's speech tomorrow night, to come together on a bipartisan basis. I hope Republicans and Democrats who listen carefully at home understand that despite the anger and the temper and the emotions that we cannot leave the current system as it is. If we do not make a positive change, it is unsustainable.

I yield the floor.

The PRESIDING OFFICER. The Senator from South Carolina.

TRAVEL PROMOTION ACT

Mr. DEMINT. Mr. President, if you were like me, you probably held a number of townhalls. I know a number of our colleagues over the holidays did. I saw a number of them on television and saw the many thousands of Americans who came to townhalls, as they did to mine, who were very concerned about the direction of our country.

Frankly, in South Carolina, I had several thousand people come to different townhall meetings, all with a very similar point of view. They thought this government had gotten too big, was spending too much money, or taxing too much and taking over too much of our economy.

A lot of people were very concerned, not just about health care. I cannot agree with the Senator. There are many things we need to do, but the last thing we should do is have this government take it over. There are many things we can do to make sure people get more insured. But the people who came to my townhalls and across the country in many other townhalls were not just concerned about one issue. They looked back over the last year, over a Republican and Democratic President, to see two failed stimulus bills, two bailouts—which many believe were unconstitutional—the proposed takeover of the energy and health care industries, and the actual takeover of banks and insurance companies and carmakers.

People are fed up. The Federal Government is simply too big. The debts we are looking at now for ourselves and our children and our grandchildren are truly unsustainable. People do not know where the money is coming from. They wonder what we are thinking about.

The amazing thing is, after what we saw over the break, the genuine outrage and concern by the American people, the very first item of business we are going to vote on in this Senate today after the August break is to vote to start another government program, to spend \$400 million, to increase taxes, to get the Federal Government involved in another private sector business.

What did we learn over our summer vacation? If we vote to pass this bill, we obviously learned very little. What I am talking about is the Travel Promotion Act. Many of you here in the gallery and around the country think I am probably making this up; that after what we saw across America we would actually have the nerve to bring up a bill that forms a new government-sponsored enterprise, a la Fannie Mae and Freddie Mac, and it is going to be a government-sponsored enterprise that promotes travel and tourism in America. I guess we can call it Fannie Travel.

Well, now, let me tell you a little bit about the idea because the idea is that travel and tourism in America is a very important industry, which it is. It is the No. 1 industry in South Carolina. It is actually one of the most prosperous. That is the main reason we do not want the Federal Government to get involved.

But the idea is, that we are going to charge a \$10 fee for everyone who comes to visit America in order to pay for this advertising program that will promote America to people all over the world. All these fees would be pooled, and they would be matched by some of the major tourism industries such as Disney, and we would have a government-sponsored enterprise that is promoting tourism.

But they are saying it will not cost Americans anything because this is a tax on foreigners coming to this country. But I have a letter in my office from the European Union and other allies of this country that says this is violating the agreements we have with them, and if we do this they are going to add a similar fee to Americans visiting their country. We are going to start a war with some of our friends. It will ultimately end up costing Americans money. It will create another government entity.

Folks, it is not a crisis. This is not one of those emergencies that we have to do "this week." Why, when we have all of this debt, would we create another program with another tax that this Federal Government is going to run? Maybe it is Fannie Travel, maybe it is Cash for Tourism, but, folks, the problem with tourism in America is

not that people do not know we are here. The problem is we have one of the most notoriously unfriendly customs and immigration services in the world. We also are one of the most difficult countries to get a visa for.

I have a major international employer back in my home State who regularly needs to bring people from other parts of the world to train American workers. But they cannot get visas, so they send American workers to other countries to get the training they need because it is so much trouble to get the visas to get them here.

Major industries have trade shows outside of this country because they cannot get the visas for customers coming in looking at our products. The problem is not that people do not know we are here, it is that the government involvement that is already involved with tourism and travel in our country is not doing a good job.

When you have problems with the quality of your product, the last thing you do is raise your prices and increase advertising, which is what we are talking about doing with this bill. The first thing we need to do is make sure we have the most friendly and efficient customs system in the world and that people who want to come to our country can get a visa and a very quick background check so that we know the people who are coming here are safe.

But we are not going to solve those problems with hundreds of millions of dollars of advertising from a new government agency that is run by major corporate sponsors in our country. Tourism is too important to turn over to the government.

A lot of people around the country are concerned, as they look at what we are spending and the level of debt we are creating, that we are ignoring the constitutional principles we swore an oath to, and they are going to ask us when we vote on this bill: Where in the Constitution of the United States do we find the authority to run travel promotion?

Major tourism companies such as Disney are not having trouble. In fact, I think Disney reported a \$4 billion profit from last year, and they bought Marvel Comics for \$4 billion. Certainly, our economy has put a strain on tourism, but the Federal Government is the last entity that needs to try to bail them out. We don't have any money. We are going to have to borrow money or tax someone to create this new government program.

This is a debate that gets back to what does the Constitution allow us to do? One can't read the Constitution without seeing some very severe limits on what is expected of the Federal Government. Certainly, the bailout and cash for clunkers and this new travel and tourism agency they are starting has nothing to do with our constitutional functions.

We have over \$11 trillion in debt already. We are projecting to almost double that over the next 10 years with

what we already have on the books. With Social Security and Medicare alone, the unfunded liability out many years is like \$100 trillion. We have no idea where we are going to get all this money. How can we even discuss starting a new government entity when the ones we have started are at the heart of our economic problems. One can't understand our economy without seeing that Fannie Mae and Freddie Mac played a key role in bringing the worldwide economy to its knees. We don't have to look back but 1 month to see what the last government program we created in cash for clunkers did. It was going to be a \$1 billion, 6-month promotion to sell a lot of cars. We were out of money in 1 week, and we voted to pass another \$2 billion. A couple weeks later, they canceled the program. We can't run the travel and promotion industry from Washington, DC.

I have to draw a very difficult conclusion. Any of my fellow Senators who vote for this either don't understand the severity of our economic and fiscal problems or they don't care. They certainly didn't hear the millions of Americans speaking over the August break and telling us they want us to get back to the business of a constitutional form of government and stop trying to win votes by bringing home the bacon—wasteful spending, earmarks, and new government programs, all the false, empty promises based on government solutions.

I encourage colleagues, let us get the rest of the year started off in a reasonable way. Let's talk about how to fix health care. Let's talk about how to create jobs. For heaven's sake, let's not create a new government program as the first vote we take in the Senate.

I yield the floor.

The PRESIDING OFFICER. The Senator from Arizona.

HEALTH CARE REFORM

Mr. MCCAIN. Mr. President, today Congress returns from the August recess. Perhaps one of the most important issues of recent times affecting one-sixth of America's gross domestic product and rising to as much as one-fifth, the issue of health care and health care reform, will be front and center, including a highly unusual appearance tomorrow night before a joint session of Congress by the President. The last time such a joint session of Congress was called for, aside from the regular one, was by former President Bush concerning the events surrounding the attacks on the United States of 9/11.

During the recess, I had, similar to all my colleagues, a very busy schedule of meetings addressing various issues, including travel to Iraq and Afghanistan. That visit will be the subject of other statements on the floor. But in Arizona, I hosted townhall meetings with my constituents. I also attended meetings and forums with health care providers in Missouri, North Carolina,

and Florida so I could, along with my colleagues, better understand America's thoughts and ideas on reforming our Nation's health care system. I have no doubt there is a peaceful revolution going on out in America. I have not seen, in the years I have been a Member of Congress, such anger and dissatisfaction with the way the Congress and we in Washington are doing business. We all know the President's approval numbers continue to fall.

The unruly and sometimes disruptive behavior at townhall meetings has been an exhibit of the anger and dissatisfaction Americans feel. I would like to make it clear that I think the townhall meetings should be conducted with respect. They should be conducted in a way that is an American tradition, that all Americans can be heard from as well as their elected representatives. But there is no doubt people attended townhall meetings that never before in their lives have been engaged in any debate in America. There is something going on out there. I certainly got the message. I hope the majority of my colleagues did as well.

It is more clear to me that we have to reform the way health care is provided, but we have to do it in the right way, without a government takeover of the health care system. The problem with health care is not the quality of health care. The problem with health care in America is the cost of health care and almost double-digit inflation that takes place annually which deprives more and more Americans of their ability to acquire and keep health insurance.

Among other places I visited recently, one of them was a place called M.D. Anderson, a cancer treatment facility in Houston, TX. There were patients there from 90 countries around the world. Why? Because it is the highest quality health care.

The fundamental difference we have here between those of us who want to reform health care to reduce the cost and maintain the quality is the argument from the President and the other side of the aisle that they want a government option. They refuse to address the issue of medical malpractice reform. They refuse to allow someone to go across State lines and acquire the health insurance of their choice, and they continue to allow practices to go on that breed fraud, abuse, and waste in Medicare, which are well documented to the tune of hundreds of billions of dollars a year.

We must reform health care. We can't do it with a government solution that is advocated by the other side. That is why we have been unable to reach agreement—because we have two fundamental philosophical differences between ourselves and those who want to have a government option, who want to have greater and greater intervention in the health care system.

On the way over I read this:

Washington (AP)—A top senator is calling for fines of up to \$3,800 on families who fail

to get medical insurance after a health care overhaul goes into effect.

Do we want to do that to the American people, a \$3,800 fine? That is why we also need to step back and examine the 600-page bill passed through the HELP Committee, without a financing provision, the 1,000 pages or so bill passed through the House before they left, and figure out what else we have added in this bill.

Why are Americans angry and upset? They are angry and upset because of this, because we spent \$787 billion on the stimulus, which is \$1.1 trillion with interest; \$700 billion on TARP; \$410 billion with 9,000 earmarks in it on the Omnibus appropriations bill; \$3.5 trillion on the budget resolution; \$83 billion to bail out the auto companies; \$33 billion to expand the Children's Health Insurance Program; and a \$1 to \$2 trillion cost associated with the HELP Committee's plan that went through the HELP Committee, according to the Congressional Budget Office, which would not bend the curve, according to the Congressional Budget Office.

What have we gotten for all this? We have gone to 9.7 percent unemployment. We have gone to 9.7 percent unemployment in this country, after the President and all his economic advisers said that if we pass this stimulus bill, unemployment will be a maximum of 8 percent. As they say: You can look it up. It is now at 9.7 percent. The public debt is \$11.7 trillion. Sometime in October, we are going to have to increase the Federal debt limit which is going to go beyond \$12.1 trillion.

We are all responsible for what we say. In 2006, the current President spoke in opposition to raising the debt limit to \$9 trillion saying:

Washington is shifting the burden of bad choices today on to the backs of our children and grandchildren. America has a debt problem and a failure of leadership.

That was from the then-Senator from Illinois, now President of the United States. Where did we go? Where did we go from 11 to 12 and now, of course, a few weeks ago, a small rounding error, the 10-year deficit was raised \$7 to \$9 trillion, just a \$2 trillion rounding error. That is what the American people are worried about, the commission of generational theft on our children and grandchildren. No one in the administration has a plan for bringing the budget back into balance. I think the American people at least deserve it.

Yesterday the President spoke in front of union allies in a partisan, campaign-style speech, where he questioned the motives of those who raise concerns about too much government control over our health care economy and instead wrongly criticized our side for having no ideas of our own. We have plenty of ideas. None of them have been considered in the HELP Committee or by the Senate or by the House of Representatives. The HELP Committee bill was written only by the Democrats. There was no input from