Banking, Housing and Urban Affairs. Among other duties and responsibilities, members of the Council may petition the full Council to set aside a rule (or a part thereof) issued by the Bureau of Consumer Financial Protection if that rule threatens the safety and soundness of the U.S. financial sector or our system of depository institutions.

It bears noting that the NCUA Chairman is a designated member of the Consumer Financial Protection Oversight Board in the House-passed measure. If adopted, I believe your amendment would help harmonize the House and Senate bills with respect to oversight of the Consumer Financial Protection Agency or Bureau, particularly in regard to the credit union system.

Thank you again for your leadership on this important matter and for the opportunity to review and comment on your amendment.

Sincerely,

DEBBIE MATZ, Chairman.

NATIONAL ASSOCIATION OF FEDERAL CREDIT UNIONS, Arlington, VA, May 5, 2010.

Hon. SUSAN COLLINS, U.S. Senate, Dirksen Senate Office Building,

Washington, DC. DEAR SENATOR COLLINS: I am writing on behalf of the National Association of Federal Credit Unions (NAFCU), the only trade organization exclusively representing the interests of our nation's federal credit unions, in support of your amendment to the Restoring American Financial Stability Act of 2010 (S. 3217) that would add the Chairman of the National Credit Union Administration (NCUA) to the Financial Stability Oversight Council established in the underlying bill.

We applaud your efforts to ensure that the voices of credit unions are heard by placing NCUA on the oversight council. As you know, this is an issue of fairness and will enable the NCUA to petition for the review of a rule issued by the Bureau of Consumer Financial Protection. Without passage of this amendment, credit unions would not have the ability to appeal rule making that could have a detrimental effect on the credit union industry.

We thank you and your staff for your work on this amendment as the Senate takes up comprehensive financial regulatory reform. If we can answer any questions or provide you with further information on this matter, please do not hesitate to contact me or NAFCU's Director of Legislative Affairs Brad Thaler at (703) 522-4770. Sincerely.

, B. DAN BERGER, Executive Vice President, Government Affairs.

MORNING BUSINESS

Mr. SCHUMER. Mr. President, 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.

RECOGNIZING NATIONAL PUBLIC GARDENS DAY

Mr. DURBIN. Mr. President, this May 7 is National Public Gardens Day, a day for us to celebrate the important role public gardens play in our communities and throughout our Nation. Across this great country, more than

500 public gardens are keeping our Nation connected to our natural world, our history, and our culture. These public gardens include arboreta, botanical gardens, zoos, historic landscapes, college campuses, and children's gardens. Together they form a web that preserves the beauty and complexity of plants and animals and humanity's interaction with them.

There is a great thirst for the knowledge and experiences public gardens can provide. Gardening is the most popular hobby in the United States, and more than 70 million people visit public gardens annually. People from all backgrounds, age groups, and geographic regions regularly share in the beauty and serenity of natural spaces such as our public gardens. Here in Washington, DC, just across

Here in Washington, DC, just across the street from the Capitol, is the U.S. Botanic Garden. Called "America's Garden," it is a gateway for people to enjoy the beauty of plants while learning about the role plants play in commerce, culture, and kinship. The United States Botanic Garden is also responsible for helping to preserve and maintain the Capitol Grounds, which are enjoyed by over 3 million people who visit the Capitol every year.

In my own home State of Illinois, our 32 public gardens include wonderful and varied institutions, such as the Morton Arboretum and the Quad City Botanical Center, places such as the Cantigny Foundation and the Skokie Northshore Sculpture Park.

Among Illinois' valued public gardens is the Chicago Botanic Garden, which serves nearly 1 million visitors annually. Its classes are attended by 57,000 visitors, well over half of them schoolage children. Millions of schoolchildren have been educated by public gardens about the wonders of nature and the important role of plants in our everyday lives, from the food we eat, to the clothes we wear, to the homes we live in. The Chicago Botanic Garden has hosted 22,000 children on field trips in the past year, providing opportunities for them to interact with nature-a special opportunity for some who may never otherwise get to see a real meadow or visit a lake.

Public gardens are not only committed to growing plants; they are committed to growing minds. As a result, public gardens everywhere are partnering extensively with local schools, colleges and universities, nonprofit organizations, and civic associations. Together they have worked on projects ranging from habitat restoration to landscape beautification, as well as on school-based education programs, public health education programs, and community and school gardens.

The Chicago Botanic Garden is a wonderful example of the partnerships occurring between our public gardens and our colleges. Its Windy City Harvest program partners with City Colleges of Chicago to provide summer jobs and hands-on training for teen-

agers at sustainable agriculture sites within Chicago. Through this partnership, participants are trained in producing high-value organic produce, which is sold at retail outlets and is made available to local residents. Program participants not only gain important entrepreneurial skills, they learn where their food comes from and the value in nurturing plant life.

We can rely on public gardens to deliver timely and critical resources for plant and water conservation, ecosystem management, green space preservation, and environmental stewardship. Visitors to public gardens have the opportunity to view regionally appropriate landscapes that preserve our precious natural resources—and give them ideas for creating their own.

Public gardens also serve as repositories for rare and endangered plant species. The research conducted by public gardens on these endangered plant species can be crucial to their survival.

Through their conservation and propagation efforts, many plants that would have been lost to us forever through extinction have been saved.

Therefore, this May 7 we should celebrate our public gardens and the many contributions they make to our communities.

SECRET HOLDS

Mr. FEINGOLD. Mr. President, I am pleased to be joining an effort spearheaded by the Senator from Missouri, Mrs. McCASKILL, to put an end to the practice of Senators secretly holding up legislation or nominations. Senators who want to block a bill or nomination should be willing to state their objection on the record. Many of us thought we had addressed that problem when Congress approved the Honest Leadership and Open Government Act of 2007. Unfortunately, the problem of secret holds persists, and the new rule needs to be tightened.

As with any Senator, there are times when I object to passage of a bill or confirmation of a nominee. It has not been my practice to try to keep my objection secret, however. For example, when the Senator from Arizona, Mr. MCCAIN, and I objected to confirmation of the nomination of John Sullivan to a term on the Federal Election Commission last year, we released a statement publicly stating our action and our reasons. We made clear that, until the White House nominates replacements for the two other commissioners whose terms have expired, we would not consent to Mr. Sullivan's confirmation. The FEC is currently mired in anti-enforcement gridlock, and the President must nominate new commissioners with a demonstrated commitment to the existence and enforcement of the campaign finance laws.

Similarly, when I had concerns about legislation introduced by the Senator from California, Mrs. FEINSTEIN, S. 132, I discussed my concerns directly with her. I have proposed changes that would make the bill more effective in addressing the serious problem of gangrelated violence, and I look forward to passage of the amended bill.

Mr. President, it is not enough to fight for change—you need to lead by example, too. So I will make it my practice to have printed a statement in the RECORD when I object to bringing up legislation or a nomination. And I urge my colleagues to do the same, and to support efforts to eliminate loopholes in the current rule.

REMOVING HOLDS

Mr. WYDEN. Mr. President, on April 16, 2010, Senator MERKLEY and I objected to any unanimous consent agreement in connection with the nominations of Sharon E. Burke, to be the Director of Operational Energy Plans and Programs at the Department of Defense; Catherine Hammack, to be the Assistant Secretary of the Army; and Elizibeth A. McGrath, to be the Deputy Chief Management Officer at DOD. At that time, we needed assurance that DOD was taking the appropriate action to address the increasing conflict between national renewable energy policy and national defense.

I am pleased to say that we have dropped our objections to any unanimous consent agreement to consider these three nominations.

I am encouraged with the progress the Department of Defense, along with the Federal Aviation Administration, has achieved to acknowledge the critical nature of our future renewable energy program and its impact to national defense. Both agencies now appear committed to address the systemic process issues associated with siting our renewable energy programs. I hope this commitment continues. Because there is much more work to be done.

I believe we must pursue upgrading hardware and software for all of our radar arrays and adjust the siting permit process so that companies know in advance, not at the eleventh hour, of any DOD objections. But I also believe there is a need for an impartial entity with the authority to consider strategic civilian energy development and national defense needs. I know it won't be easy, but I look forward to working with the administration and Defense Department to establish such an organization.

TRIBUTE TO MAYOR LUKE RAVENSTAHL

Mr. SPECTER. Mr. President, I would like to congratulate Pittsburgh Mayor Luke Ravenstahl, the residents of the city of Pittsburgh and all the citizens of southwestern Pennsylvania on Pittsburgh being recognized yet again, this time by Forbes, as the Nation's most livable city.

I have been visiting Pittsburgh every few weeks for over 30 years and I have witnessed its transformation into a progressive metropolitan area. I am pleased to see people from around the United States and around the globe recognize the unique quality of life in the Pittsburgh region. The region has transformed shuttered factories and brownfields into attractive and bustling riverfront developments and a breathtaking skyline.

People have always been aware of Pittsburgh's rich history from the days of the French and Indian wars to the Industrial Revolution and the birth of Organized Labor, but now people are seeing its transformation into the new economy as well. Steel mills are still here, but the region has also embraced and excelled in life sciences, robotics, green buildings, renewable energy and advanced manufacturing. This advancement has been spurred by world class universities and healthcare institutions, fueled by innovative entrepreneurs, and supported by a vibrant foundation and civic community.

The Pittsburgh region enjoys an abundance of natural resources, outdoor amenities, world class arts and cultural institutions, low cost of living, low crime rates, low housing costs, and of course world champion sports teams.

As many of my colleagues understand, we still face many environmental and infrastructure challenges with our postindustrial "Rust Belt" regions, and we must work together to support their rebirth and continued growth. I am pleased to recognize Pittsburgh and its people who exemplify so well the model for 21st century economic growth and recovery in America.

Mr. President, I ask unanimous consent that the Forbes article be printed in the RECORD.

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

PITTSBURGH TOPS LIST OF MOST-LIVABLE CITIES IN U.S.

(By Francesca Levy)

Each year Carnegie Mellon's Tepper School of Business attracts some of the brightest master's degree candidates in the country. But the admissions staff occasionally has to sway prospective students with their choice of top schools who wonder why they should relocate to Pittsburgh, Pa. "Pittsburgh has a really great cultural scene. We have a great ballet and a great symphony that travels the world and performs to packed houses, and there's a restaurant scene that's much more diverse than it ever was when I was growing up," says Wendy Hermann, director of student services for master's programs and a Pittsburgh native. "And it's an easier sell, now that the Steelers and Penguins won their respective titles."

Indeed, Pittsburgh's art scene, job prospects, safety and affordability make it the most livable city in the country, according to measures studied. The city has rebounded from its manufacturing past. Disused steel mills have been repurposed into multimedia art centers, and amid a struggling national economy, Google Pittsburgh, a test site for the company's new high-speed broadband network, has expanded its offices to accommodate more hires.

Pittsburgh's strong university presence the city has over a dozen colleges or campuses—helps bolster its livability. In fact, the key to finding the easiest places to live may be to follow the students. Most of the metros on our list—including Ann Arbor, Mich., Provo, Utah, and Manchester, N.H. are college towns.

"Universities are large employers in their cities," says Alexander Von Hoffman, senior fellow at the Joint Center for Housing Studies at Harvard University. "In the long term, not only do you have that employment, but you have an educated population, and you have a large youthful population which tends to be a consuming population."

In compiling our list, we measured five data points in the country's 200 largest Metropolitan Statistical Areas: unemployment, crime, income growth, the cost of living, and artistic and cultural opportunities.

To find out where jobs were available and incomes were steadily growing, we ranked cities both by their rate of income growth over the past five years and the current unemployment rate, based on data from the Bureau of Labor Statistics. The stronger the income growth trend and the lower the unemployment, the higher each city ranked. Jobs don't mean everything, though: A city is more livable if a family's income goes further. Using cost of living data from Moody's Economy.com, we ranked cities higher that had lower costs for everyday goods.

Some places are inexpensive, but still not desirable, so we included a measure for crime, using the Federal Bureau of Investigation's and Sperling's Best Places reports on the number of crimes per 100,000 residents, ranking low-crime cities higher. We also considered a thriving local culture crucial to livability, so we gave higher rankings to cities that scored highly on the Arts & Leisure index created by Sperling's Best Places. We averaged the rankings for each of these metrics to arrive at a final score.

Ogden, Utah, No. 2 on our list, is home to Weber State University. Unemployment in the metro is below average, and incomes have increased by 3.4 percent over the last five years. Provo, Utah, a city 80 miles away and our No. 3 most livable, is home to Brigham Young University, the country's largest private college. The metro has the highest five-year income growth, 5.2 percent, of all the cities measured. Lincoln, Neb., (No. 9), home to the University of Nebraska's main campus, boasts the lowest unemployment rate, 4.9 percent, of all the metros we surveyed. Unemployment is also at a low 5.9 percent in Omaha, Neb. (No. 5) home to a University of Nebraska campus and roughly a dozen other colleges.

Cities once driven by jobs in steel manufacturing, railroads and textile mills suffered as those industries dried up in the 1970s. But it's a mistake to write off places like Pittsburgh, Pa., Harrisburg, Pa., and Manchester, N.H., Nos. one, five and seven on our list, respectively. Manchester, once dominated by textile mills, is revitalizing itself, converting its maze of mills and foundries into medical centers, museums and apartment buildings that now drive the local economy. The city has the second-lowest crime rate of all the metros we surveyed, incomes have grown 3 percent in five years, and at 7.7 percent, its unemployment rate is below the national average.

In only a few of our most livable cities does population growth match prospects for employment and inexpensive living. Provo saw an 8 percent population boom between 2000 and 2006, and the head count in Omaha rose by 7.2 percent over the same period. In most of the cities on the list, however, the population has shrunk, or grown only by meager percentages, suggesting that word